



We're  
always looking for  
ways to serve you

*better*

# Consumer Banking

Stop in  
and see us

*anytime*

There's only so much you can learn by reading about our services. Find out what it's really like to work with us by stopping in at one of our many locations.

When you're ready to switch to Two Rivers Bank & Trust, our Switch Kit offers an easy-to-follow checklist of everything you need to make the change.

It's available online and at any Two Rivers location. Let a teller or customer service representative know if you'd like assistance.



My neighborhood. My bank.

888-226-6063  
f [tworiversbank.com](http://tworiversbank.com)

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# A bank for the way you live, in your neighborhood.



If you want your money in a bank that relates to you more like a neighbor than a number, give us a chance to earn your business. We're Two Rivers Bank & Trust, a bank always on the lookout for ways to serve you better. See what we have to offer that's different.

## Savings. Checking. Amazing.

Can savings and checking accounts be that good? We try to design them that way. Refer to the charts to find out which accounts fit you best.

## Perhaps you need to borrow money

Maybe you have your eye on a car or suddenly have an unexpected expense. We offer personal loans, auto loans, credit cards, and home equity loans, home equity lines of credit (HELOC) and bridge loans. Ask about our student loan options, through our partnership with Iowa Student Loans®.



## Finance a new home

We wouldn't be a neighborhood bank if we didn't have what it takes to help you become a happy homeowner.

You're going to get a competitive rate, and we keep it all local – your mortgage decisions, process and underwriting are managed here.

## Applying for a loan is easy

Call 888-226-6063 or apply online at [tworiversbank.com](http://tworiversbank.com), where you'll also find several helpful calculators.

- Fixed rate loans
- Adjustable Rate Mortgages (ARMs)
- VA, FHA, and Rural Development (USDA) loans
- Eligible to apply for checking line of credit

## Which *checking* account fits your financial lifestyle?

Checking Accounts					
Account	WOW! Checking	TR Cash Back Checking	Free Checking	Interest Checking	Health Savings Account
Earns interest or rewards	Premium rate <sup>1</sup>	Cash Back rewards <sup>3</sup>	No	●	Tiered interest rates
Free online banking	●	●	●	●	●
Free bill pay	●	●	●	●	●
Unlimited check writing	●	●	●	●	●
Free electronic statements	●	●	●	●	●
Images	N/A	N/A	Images available <sup>5</sup>	Free images available	Free images available
Use of all Two Rivers ATMs at no cost	●	●	●	●	●
Use of ATMs not owned by Two Rivers Bank & Trust	Fees refunded nationwide <sup>2</sup>	Surcharges may apply <sup>4</sup>	6 free/month then \$1 per transaction	6 free/month then \$1 per transaction	N/A
Minimum balance required to avoid service charge	No minimum balance	No minimum balance	No minimum balance	\$500 average daily balance	N/A
Monthly service charge fee	None	None	None	\$7.50	N/A
Minimum deposit to open	\$100	\$100	\$100	\$100	\$100
Eligible to apply for checking line of credit	●	●	●	●	●

● Denotes no fee service with account. Services may be available with other accounts for a fee.

[See an Account Representative for additional information.](#)

<sup>1</sup>To earn the premium rates, each qualification cycle you must have at least 10 point-of-sale debit card purchases post and clear; have at least one direct deposit or one automatic payment post and clear; receive electronic statements; AND access online banking.

<sup>2</sup>ATM fee refunds up to \$25 per qualification cycle when qualifications are met. Refunds are automatic and receipts are not required to receive reimbursements.

<sup>3</sup>Earn \$.10 for each POS (Point of Sale) debit card transaction in excess of \$10. To earn rewards you must receive electronic statements.

<sup>4</sup>Surcharges: fees assessed by other banks for ATM withdrawals or inquiries.

<sup>5</sup>\$5 monthly fee for images.

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## Which *savings* account fits your financial lifestyle?

Savings Accounts					
Account	WOW! Saver	Regular Savings	Jr. Banker Savings	Money Market Savings	Certificate of Deposit (CD) & IRA CD
Earns interest	●	●	Tiered interest rates	Tiered interest rates	●
Free online banking	●	●	●	●	●
Minimum balance required to avoid service charge	N/A	\$100 average daily balance	\$5 daily balance	\$1,500 average daily balance	N/A
Monthly service charge fee	None	\$3.00	\$3.00	\$10.00	None
Limited withdrawals	●	●	●	●	Penalty for early withdrawal may apply
Excess withdrawal fee	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	None
Minimum deposit to open	\$1	\$100	\$5	\$100	\$1,000 for CDs; \$100 for IRA CDs
Miscellaneous	Available exclusively with WOW! Checking	—	Converts to Regular Savings at age 18. Parent, grandparent, or guardian must have active checking account with Two Rivers Bank & Trust	—	Pick-A-Rate option available

● Denotes no fee service with account. Services may be available with other accounts for a fee.

[See an Account Representative for additional information.](#)

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