



Your hometown bank.

We're your full service community bank that has been providing friendly service since 1874.

Our customers' financial needs are diverse, and we have the variety of bank products and services to meet those needs. We are committed to providing the services and conveniences that meet your needs while still offering the friendly, community bank service that our customers expect.

Try other products and services:

- Business Deposits
- Certificates of Deposit
- Safe Deposit Boxes
- Wire Transfers
- Direct Deposits
- Real Estate Mortgages
- Home Equity Lines of Credit
- Personal Loans
- Business Loans
- Overdraft Protection
- IRAs
- Investments
- 401k Plans
- Retirement Planning
- Health Savings Accounts



Three Convenient Locations:

1491 West Broadway
204 Main Street
840 Mankato Avenue

General Information: 507-454-8800

Toll Free: 1-800-546-4392

www.winonanationalbank.com
info@winonanationalbank.com

Lobby Hours:

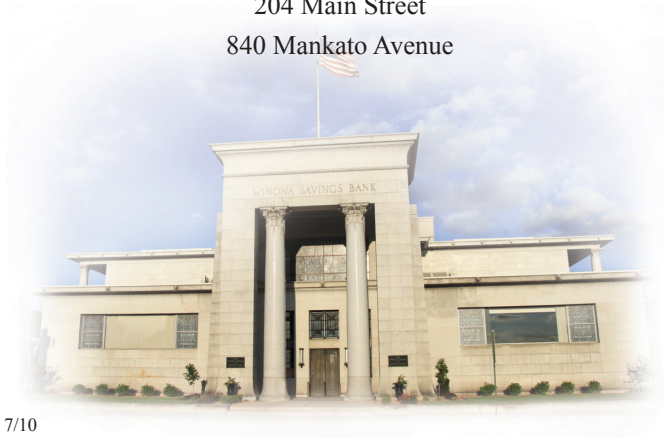
Monday – Friday, 8:30 a.m. – 5:00 p.m.
Saturday, 8:00 a.m. – Noon (East only)

Drive-Up Hours:

Monday – Friday, 7:30 a.m. – 6:00 p.m.
Saturday, 8:00 a.m. – Noon

24-Hour ATMs:

1491 West Broadway
204 Main Street
840 Mankato Avenue



CHECKING & SAVINGS

Banking that fits your life.



Personal Checking Accounts

Savings Accounts

	Green Rewards	Freedom Checking	Rewards PLUS	NOW Account	Lion's Pride Rewards		Youth Savings	Statement Savings	Money Fund
Minimum to Open	\$50	\$50	\$10	\$500	\$1,000		The children's savings account with extras to make saving fun. For children under the age of 18.	The perfect account for the beginning saver++. No service charges for the first three months on new accounts.	The account that makes it easy to earn the best interest rate. Save more, earn more. The Money Fund account offers yields that are competitive with brokerage accounts.
Minimum Balance	None	None	\$10,000 in any combination of deposits/loans*	\$500	\$1,000 average monthly balance				
Service Charges	\$1 per check charge if more than five checks clear within the month	None	\$10 per month if combined balances fall below \$10,000 in any month*	\$5 per month if balance falls below \$500 in any month	\$5 per month if average monthly balance falls below \$1,000				
Interest	Yes**	None	Yes**	Yes**	Yes**	Minimum to Open	The bank makes the first deposit of \$1	\$10	\$1,000
Checks	Fees vary by style	Discount on design or free basic checks	Discount on design or free basic checks	Fees vary by style	Discount on design or free basic checks	Balance Requirement	None	\$200 average quarterly balance	\$1,000 minimum
Debit Card	Free	Free	Free	Free	Free	Service Charges	None	\$5 per quarter if average quarterly balance falls below \$200	\$10 per month if balance falls below \$1,000
Debit Rewards+	Free	\$10 one time fee	\$10 one time fee	\$10 one time fee	Free	Interest	Yes**	Yes** with \$10 minimum balance	Yes** Tiered rate of interest paid
Internet Banking/ Bill Payer	Free	Free	Free	Free	Free	Other	<ul style="list-style-type: none"> • Newsletters • Nine free withdrawals per quarter, \$0.50 thereafter • Free telephone transfers**** • Quarterly statements or monthly if combined with checking unistatement 	<ul style="list-style-type: none"> • Nine free withdrawals per quarter, \$0.50 thereafter • Free telephone transfers**** • Quarterly statements or monthly if combined with checking unistatement 	<ul style="list-style-type: none"> • Free in-person withdrawals • Free telephone transfers**** • Quarterly statements or monthly if combined with checking unistatement
Additional Benefits	<ul style="list-style-type: none"> • e-Statements (required) • Auto transfers • Installment loan discounts with automatic payment from checking 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking • CD rate bonuses • Free cashier's checks and money orders*** • Safe deposit box discount 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking 	<ul style="list-style-type: none"> • e-Statements • Auto transfers • Installment loan discounts with automatic payment from checking • Safe deposit box discount • For those 50 years or better. For more information, call 507-454-9213. 				

*Excludes credit card loans.

**Please refer to our separate rate brochure.

***Limit of two per day.

+Cash rewards earned on signature, non-PIN debit card transactions.

Note: A non-interest bearing thrift savings account is also available with a \$50 minimum and a \$3 fee per month if a \$50 minimum balance is not maintained.

****Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.

++Service charges waived for account holders under 18 years of age.