



Augusta 715.286.4444
Eau Claire 715.514.2327
Pigeon Falls 715.983.2295
Rollingstone 507.410.2220
www.oakwoodbank.net

PERSONAL CHECKING

- \$50.00 average monthly balance
- No per check charge
- \$5.00 monthly fee if balance goes below average minimum balance

PERSONAL INTEREST CHECKING

- \$500.00 average monthly balance
- Interest Bearing
- No per check charge
- \$7.00 monthly fee if balance goes below average monthly balance

PERSONAL FREEDOM CLUB

- No minimum balance
- No monthly service charges
- Interest Bearing
- No per check charge
- Up to 5 Cashier's Checks per month

QUALIFICATION REQUIREMENTS:

- One direct deposit per statement cycle; or
- Maintain a total deposit relationship with an aggregate deposit balance on the last date of the statement cycle totaling \$5,000 or more; or
- \$25,000 in combined loan balances on the last day of the statement cycle for consumer purpose loans secured by a dwelling (including secondary market)

REWARDS CHECKING ACCOUNT

- Interest Bearing
- No monthly service charges
- Up to 5 Cashier's Checks per month

QUALIFICATION REQUIREMENTS:

- 12 posted and settled debit card transactions each statement cycle - from the 25th of the month to the 24th day of the following month
- Have at least one direct deposit or one ACH automatic withdrawal each statement cycle
- Enroll in our online banking platform within thirty (30) calendar days to receive electronic statements located on our website (www.oakwoodbank.net) after the 25th of every month.

Failure to Meet all three above Qualifications:

- Interest paid on the entire balance in the account will be .10% with an annual percentage yield of .10%. If an online banking account is not established within thirty (30) calendar days of account opening, the account will be moved into our Interest Checking account and a \$5.00 per month statement fee will be assessed.

AGRI/BUSINESS CHECKING

- \$50.00 average monthly balance
- No per check charge
- Remote Deposit available
- \$5.00 monthly fee if balance goes below average minimum balance

AGRI/BUSINESS INTEREST CHECKING

- \$500.00 average monthly balance
- Interest Bearing
- No per check charge
- Remote Deposit available
- \$7.00 monthly fee if balance goes below average monthly balance

AGRI/BUSINESS FREEDOM CLUB

- No minimum balance
- No monthly service charges
- Interest Bearing
- No per check charge
- Remote Deposit available
- Up to 5 Cashier's Checks per month

QUALIFICATION REQUIREMENTS:

- One direct deposit per statement cycle; or
- Maintain a total deposit relationship with an aggregate deposit balance on the last date of the statement cycle totaling \$5,000 or more; or
- \$25,000 in combined loan balances on the last day of the statement cycle for consumer purpose loans secured by a dwelling (including secondary market)

MONEY MARKET ACCOUNT

- \$2,500.00 average monthly balance
- \$10.00 monthly fee if average goes below average minimum balance

SAVINGS ACCOUNT

- \$50.00 minimum balance
- \$5.00 monthly fee if balance goes below minimum balance

ALL ACCOUNTS

- ON-LINE/MOBILE BANKING
- DEBIT CARD
- OVERDRAFT PROTECTIONS (FOR QUALIFIED APPLICANTS)





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January 1, 2025

FEES AND CHARGES

Insufficient Funds Return Item Charge

- \$140 Maximum. \$35.00 Per Item
- Any item drafted by the account holder including a check, remotely created check, preauthorized draft or preauthorized electronic funds transfer that has been returned due to insufficient available funds may be resubmitted for payment. The NSF fee may be charged each time an item is returned due to insufficient available funds.

Overdraft Fee

- \$140.00 Maximum. \$35.00 per item

Overdraft Fee Savings

- \$140.00 Maximum. \$35.00 per item

Overdraft Protection

- Overdraft Transfer Fee \$5.00 per day

Account Reconciliation

- \$35.00 per hour

ATM/Debit Card Replacement

- \$15.00 per card

Cashier's Check

- \$5.00 per check

Canadian Check Processing Fee:

- \$12.00 per check

Check Images

- \$10.00 (Consumer Only) per statement

Copy of canceled check image

- \$5.00 per image

Court Orders, Levies, and Garnishments

- \$50 per notice

Deposit Account Closed

- Within 6 months ~ \$75.00

Dormant Account Fee

An account becomes dormant after 12 consecutive months of inactivity.

- \$10.00 per monthly

Fax Machine

- \$1.00 per page

Photocopies

- \$1.00 per page

Replace Safe Deposit Box Key

- \$50.00 per key (Plus Locksmith Fee if unable to locate both keys)

Coin Counting Machine

- 5%-coin counting fee

Research Fee

- \$50.00 per hour

Ready Reserve Overdraft Protection Fee

- \$25.00 (annually)

Stop Payment Fee

- \$35.00 per request

Interim or Previous Deposit Statement

- \$2.00 per statement

Wire Transfer Incoming

- \$15.00 per wire

Wire Transfer Outgoing

- \$30.00 per wire

Paper Statement Fee

- \$5.00 per statement

Protect your personal items by opening a Safe Deposit Box (Annual Fee)

Augusta, Pigeon Falls & Rollingstone
(Sizes may vary by location)

2x5	\$25.00
3x5	\$35.00
4x5	\$40.00
5x5	\$45.00
3x10	\$45.00
5x10	\$55.00
10x10	\$65.00

