

Consumer Products

Account Type	Opening Deposit	Minimum Balance	Service Fees	Interest	Other
Basic Checking	\$100	\$100	\$7 monthly service fee if below minimum balance	No	Anywhere Banking Tools Enroll in E-Statements and avoid \$2 monthly paper statement fee Free Overdraft Protection *See Below
Get More™	\$50	None	\$6 monthly membership	No	Anywhere Banking Tools, Shop local, save local with BaZing savings, Cell phone protection*, ID theft aid, Roadside assistance, \$10,000 travel accidental death coverage*, Pharmacy, vision and hearing savings Free Overdraft Protection *See Below
Get More™ with Interest	\$1500	\$1500	\$8 monthly membership if under \$1500	Yes, variable rate paid monthly	Anywhere Banking Tools, Shop local, save local with BaZing savings, Cell phone protection*, ID theft aid, Roadside assistance, \$10,000 travel accidental death coverage*, Pharmacy, vision and hearing savings Great Interest on your checking accounts Free Overdraft Protection *See Below
Money Market	\$2500	\$2500	\$5 monthly service fee if balance is under \$2500	Yes - Variable Interest Rate is tiered based on balance	Six Transactions per month to include: Internet Banking, ACH Debit, Phone Transfer, ODP Sweeps, and checks written to 3rd party *See Below
WE CARE Charitable Money Market Account	\$2500	\$2500	\$5 monthly service fee if balance is under \$2500	Yes - Variable Interest Rate is tiered based on balance	Six Transactions per month to include: Internet Banking, ACH Debit, Phone Transfer, ODP Sweeps, and checks written to 3rd party Bank makes a donation to customers Non-Profit of choice annually. Annual donation is based on customers average annual balance *See Below
Personal Savings	\$100	\$100 to earn interest	None	Variable interest rate paid on balances over \$100. No interest paid on balances under \$100.	Quarterly Statement ATM card to be used at ATM's only. Free is part of the money pass network www.moneypass.com ATM card
Minor Savings	\$10	None	None	Yes, variable rate on balance up to \$10,000. Regular Savings rate on balance over \$10,000.	Birthday cards for 17 & under
Smart Savers Club	Automatic with Minor Savings Account	None	None	N/A	Smart Savers card Paw stamp, toy prize and sticker for every deposit made 10 Stamps earns CSB piggy bank, \$10 Subway gift card, or \$10 deposited into their savings account Activity sheets & coloring contest Ages 0-14
IRA Savings	None	None	Early Withdrawal if under 59 1/2	Yes, variable interest rate	Roth or Traditional
HSA (Health Savings Account)	\$100	None	\$25 set up fee/check costs	Yes, variable interest rate	Great way to save money for life's unexpected medical bills Need high deductible insurance plan to qualify
Certificate of Deposit / IRA CDs	Minimum of \$1000	\$1,000	Early Withdrawal	Fixed interest rate	Terms of 91 days to 60 months Penalty for early withdrawal: 3 months interest on 18 Months or less 6 months interest on 24 Months or more
Safe Deposit Box (Only available in Clayton, La Crosse, & Onalaska)	See a Personal Banker for details	None	Renewal of Safe Deposit Box Annually Jan 1st	No	All safe deposit boxes are 21 inches long. Please Check with a Personal Banker for availability. Sizes Vary: 3X5, 3X10, 5X10, 10X10

*All consumer accounts receive a free debit card, Internet Banking, and Bill pay up to 25 transactions.