

Personal Products & Services

Additional Products & Services

Visit with a Retail Banker for more details regarding any of our products:

- 📱 Free Online Banking & Mobile App
- 📄 Bill Pay
- 💳 Debit Cards
- ➔ Wire Transfers
- 📄 Cashiers Checks & Money Orders
- 🔒 Safe Deposit Boxes
- ✍️ Notary Service

Insurance Solutions*

MBT Insurance is a full-service, independent agency offering a complete line of insurance products with multiple companies to meet your individual needs. Our offices are located in Clear Lake, Forest City, Lake Mills, Hayfield, and Mantorville, with appointments available in Austin, Blooming Prairie, Dodge Center, and Rochester.

*Insurance products & services are not insured by FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value.

Investment Opportunities**

MBT Investments is a full service financial center offering:

- SEP's
- IRA's
- Profit Sharing
- Life Insurance
- Annuities
- Pension Rollovers
- Tax-Deferred Investments
- Estate Planning
- Mutual Funds
- 401(k) Plans
- Stocks
- Bonds
- Brokered CD's

**Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. MBT Bank and MBT Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MBT Investments and may also be employees of MBT Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MBT Bank or MBT Investments. Securities and insurance offered through LPL or its affiliates are:

Not insured by FDIC or Any Other Government Agency | Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value

This document is for CRA tracking purposes and may not reflect current account offerings.



Iowa Locations:

Clear Lake
641-357-6161

Forest City
641-585-2825

Lake Mills
641-592-0041



Minnesota Locations:

Austin
507-437-3253

Blooming Prairie
507-583-6688

Dodge Center
507-374-6090

Hayfield
507-477-2212

Mantorville
507-635-2481

Rochester
507-226-8460

MEMBER
FDIC

CONTACT US

www.mbtbank.bank
(800) 872-5630

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MBT Bank

Personal Savings Accounts



Where will you GO with MBT?



Savings Accounts for every lifestyle.



Savings

\$100 Minimum Opening Balance

\$3 Minimum Balance Charge

If balance falls below \$100

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$3 per excessive withdrawal charge
- Monthly statements



Health Savings Accounts

\$25 Minimum Opening Balance

Tiered Rates for Larger Balances

- Must have a qualifying high deductible health plan
- Interest compounded and credited monthly
- Monthly statements
- \$20 annual fee



Kid's Club Savings

Available for Newborn - age 13

\$25 Minimum Opening Balance

\$3 Minimum Balance Fee

if daily balance falls below \$25



IntraFi Network Deposits

\$100,000 Minimum Opening Balance

Tiered Rates for Larger Balances

- For additional FDIC coverage
- Ask a Retail Banker for more details



Money Market

\$2,500 Minimum Opening Balance

\$10 Minimum Balance Charge

If balance falls below \$2,500

Tiered Rates for Larger Balances

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$6 per excessive withdrawal charge
- Monthly statements



High Performance Savings

\$1,000 Minimum Opening Balance

\$10 Minimum Balance Charge

If balance falls below \$1,000

Tiered Rates for Larger Balances

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$6 per excessive withdrawal charge
- Monthly statements



CD's

\$5,000 Minimum Opening Balance | Tiered Rates for Larger Balances

- CD term options available from 6 to 60 Months
- Interest compounded and credited semi-annually or at time of maturity



Savers CD

\$25 Minimum Opening Balance

Tiered Rates for Larger Balances

- Add-on CD product with a low opening deposit
- Available in two terms
- Interest compounded and credited semi-annually or at time of maturity



IRA CD's

\$50 Minimum Opening Balance

Tiered Rates for Larger Balances

- CD term options available from 12 to 36 months
- Interest compounded and credited semi-annually or at time of maturity

We can help you make the most of your money! See a Retail Banker today for our current interest rates and rate tiers.