Insurance & Investment products are non-deposit products and are not FDIC insured, are not deposits, and may lose value



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 Iowa Locations

Clear Lake, Forest City, Lake Mills

Minnesota Locations Available by Appointment Austin, Blooming Prairie, Dodge Center, Hayfield, Mantorville, and Rochester



Investment Opportunities*

MBT Investments is a full service financial center offering:

- •SEP's
- Estate PlanningMutual Funds
- IRA'sProfit Sharina
- 401(k) Plans
- Life Insurance
- Stocks
- Annuities
- Bonds
- Pension Rollovers
- Brokered CD's
- Tax-Deferred Investments

*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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Business Banking Solutions



Checking Accounts

for your business.

Small Business Checking

Perfect for sole proprietors, home based businesses, class reunions, sporting events, or businesses with limited activity.

No minimum opening balance required No minimum balance fee

- Monthly statement includes check images
- 25 free withdrawals then \$.50 each
- 20 free deposits then \$.50 each
- Return deposit item fee \$3 each

Business Interest Checking

Interest accrues on daily collected balances, compounded and paid monthly.

No minimum opening balance required

If balance falls below \$4,000

- 75 free withdrawals then \$.40 each

Basic Business Checking

Designed to meet the checking needs for small to medium-sized businesses with a moderate amount of transactions.

No minimum opening balance required \$10 minimum balance fee

If balance falls below \$1,000

account opening.

No minimum balance fee

Tiered rates for larger balances

No deposit or withdrawal fees

- Monthly statement includes check images
- 75 free withdrawals then \$.40 each

Designed for non-profit entities of any

size. Proof of non-profit status required at

- 50 free deposits then \$.40 each
- Return deposit item fee \$3 each

Business Analysis Checking

Designed for businesses that maintain large balances and have a high volume of transactions. You will enjoy the value of earnings credit, which helps offset fees.

\$8 monthly maintenance fee

- Per withdrawal fee \$.24 each
- Per deposit fee \$.24 each
- Return deposit item fee \$3 each

Non-Profit Checking Insured Cash Sweep

Available to individuals, businesses. non-profits, and municipalities with large balances for additional FDIC coverage.

\$100,000 minimum opening balance Tiered rates for larger balances

Ask a Retail Banker for more details.

\$10 minimum balance fee

- 50 free deposits then \$.40 each
- Return deposit item fee \$3 each

Products & Services for your business.

Autobooks

An all-in-one invoicing, payment, and reporting system designed for small businesses.

Treasury Management Solutions

Make direct deposits for payroll and easily manage payments and accounts receivables.

Positive Pay

A fraud prevention tool that allows you to monitor items posting to your accounts.

Remote Deposit

Allows your business the freedom to make check deposits electronically without leaving the office.

Additional Products & Services

- Free online banking and mobile app
- Bill Pay
- Debit cards
- Credit cards
- Wire transfers
- Cashiers checks & money orders
- Notary service



Scan to learn more about our Business **Products & Services**