



**RELIANCE**  
STATE BANK

*You can rely on us.*



**Story City Office**

606 Broad Street  
PO Box 278  
Story City, IA 50248  
515-733-4396

\* Please visit our website for Hours & ATM Locations



**Garner Office**

175 E 3rd Street  
PO Box 129  
Garner, IA 50438  
641-923-2801

\* Please visit our website for Hours & ATM Locations

[www.rsbiowa.com](http://www.rsbiowa.com)  
Touch Tone Teller: 515-509-2552  
Toll Free or to Report Fraud: 800-535-2169



Member FDIC  
September 2024



# PERSONAL BANKING SERVICES



**RELIANCE**  
STATE BANK

# RELATIONSHIP

# CHECKING



## SIMPLE CASH BACK

A simple checking account which rewards cash back for debit card usage.

- ◆ No monthly fees
- ◆ No minimum balance
  - ◇ \$10 minimum opening deposit
- ◆ Free debit card
- ◆ Free online statements
- ◆ **Receive \$0.10 cash back per debit card purchase**
  - ◇ Must be settled and posted to the account prior to cycle end. Maximum of \$5 per statement cycle, per account.

Paper statements are available for \$3 plus tax per statement cycle.

Statement cycle ends the 10<sup>th</sup> of the month.



## INTEREST REWARDS

Rewards account holders who bank electronically with a special interest rate.

- ◆ No monthly fees
- ◆ No minimum balance
  - ◇ \$10 minimum opening deposit
- ◆ Free debit card
- ◆ Free online statements
- ◆ **Special Interest Rate<sup>1</sup>** on the first \$15,000 of balance during each statement cycle when the account has:
  - ◇ one direct deposit or automatic withdrawal completed during the statement cycle and
  - ◇ 25 settled debit card purchases posted prior to the statement cycle end

Paper statements are available for \$3 plus tax per statement cycle.

Statement cycle ends the 15<sup>th</sup> of the month.



## PREMIER

Interest rates are tiered, so as your balance grows, so does your interest rate.

- ◆ Free online or paper statements
- ◆ Free debit card
- ◆ \$10 discount per check order
- ◆ \$2,500 minimum balance or \$5,000 average daily balance
  - ◇ \$10 minimum opening deposit
  - ◇ \$10 maintenance fee will apply if minimum balance is not met
- ◆ **Tiered interest rates on all balances**
  - ◇ Current interest rates available at [RSBiowa.com/interest-rates](http://RSBiowa.com/interest-rates)

Statement cycle ends the 20<sup>th</sup> of the month.

## RELATIONSHIP PERKS

The primary owner of each relationship checking account will receive even more perks if their total deposit relationship is \$50,000<sup>2</sup> or more.

- ◆ 2 free standard orders of wallet or duplicate checks per relationship, per year<sup>3</sup>
- ◆ Free Cashier's Checks<sup>3</sup>
- ◆ No fee foreign currency<sup>3</sup>
- ◆ Free 3x5 safe deposit box or equivalent credit given toward a larger size box (must have automatic payment)<sup>4</sup>
- ◆ Credit back on foreign (non-RSB) ATM fees (up to \$20 per statement cycle)<sup>4</sup>
- ◆ Minimum balance fee waived for Premier Checking accounts<sup>4</sup>

1. If qualifications are met, balances up to \$15,000.00 will earn the Interest Rewards Special Rate and balances over \$15,000.00 will earn the Interest Rewards Market Rate. If qualifications are NOT met, the entire balance will earn the Interest Rewards Base Rate. See current interest rate sheet at [www.rsbiowa.com/interest-rates](http://www.rsbiowa.com/interest-rates) or stop in the bank. Interest rates may change after the account is opened. Fees may reduce earnings.

2. Deposit relationship is calculated by adding the balance of any personal deposit accounts in which the primary account holder of the relationship checking account is listed as an owner. Sole proprietorships and business accounts are not included.

3. For perks which are provided upon request, eligibility will be based on the total deposit balance on the day the service is accessed by the customer.

4. For perks which are applied automatically, eligibility will be determined by the ending balance the day prior to your statement cycle end.

# SAVINGS ACCOUNTS



## Personal Savings

### Save today for a better tomorrow

- ♦ Interest compounded & paid quarterly
- ♦ Quarterly statements
- ♦ \$200 minimum balance
  - ◇ *\$25 minimum balance for minors under 18*
  - ◇ *Balances which fall below minimum will incur \$6 monthly maintenance fee*
- ♦ ATM access when paired with a RSB checking account
- ♦ Ask us about the Super Savers Club!



## Money Market

### When you are ready to take savings to the next level

- ♦ Interest compounded & paid monthly
- ♦ Monthly statements
- ♦ \$2,500 minimum balance
  - ◇ *Balances which fall below minimum will incur \$10 monthly maintenance fee*
- ♦ ATM access, Touch Tone Teller service, online & mobile-app access

## Additional Opportunities

### Certificates of Deposit (CDs)

Earn higher interest rates by setting money aside for specified periods of time.

### Individual Retirement Accounts (IRAs)

IRAs offer tax advantages for saving retirement funds. We offer Traditional, Roth, & Simplified Employee Pensions.

### Health Savings Accounts (HSAs)

HSAs offer tax advantages for individuals with high-deductible health plans.

### First-Time Homebuyer Savings Accounts

Offers tax advantages for the down payment and closing costs of your first home.

### Safe Deposit Boxes

We offer lock boxes to securely store valuables in our vault. Sizes range up to 10x10." Please note, they are not FDIC insured.

### Coverdell Education Savings Accounts

Offers tax advantages to finance the qualified education expenses of a designated beneficiary.

# FRAUD PREVENTION

Kroll Fraud Solutions is the leading provider of identity theft and fraud investigation services. We've partnered with them to offer ID TheftSmart, which provides credit monitoring and/or restoration services. You can expect real solutions to help you restore confidence and your reputation.

## Restoration

If your identity is ever stolen, licensed investigators will work on your behalf to restore and preserve your identity. They will:

- ♦ Confirm identity fraud and determine its nature and scope
- ♦ Assist in obtaining a police report
- ♦ Provide a tri-merged credit report and perform full non-credit searches
- ♦ Work on your behalf until ALL identity theft issues have been resolved
- ♦ Place seven-year fraud victim statements with credit reporting agencies, when applicable
- ♦ Provide guidance on your fraud-related questions to ward off issues before they arise

## Restoration and Credit Monitoring

ID TheftSmart Credit Monitoring prevents fraud by notifying you of unusual activity. You will receive alerts when one of the following activities is detected on your credit report:

- ♦ New account opening
- ♦ Credit inquiries
- ♦ Payment delinquency
- ♦ Public record changes
- ♦ Change of address

Online delivery alerts are provided on a daily basis and notification of no activity is delivered on a monthly basis.



# CONVENIENT

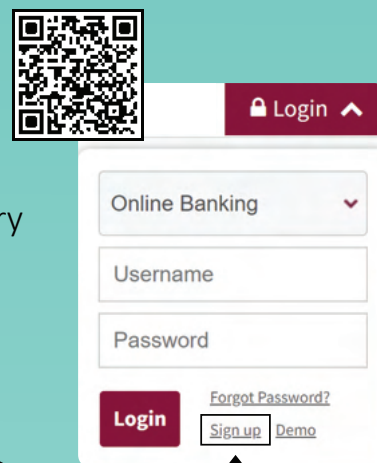
# ACCESS

## Online Banking

- ♦ View balances
- ♦ Set up recurring payments
- ♦ Transfer funds
- ♦ Receive online statements
- ♦ Pay bills
- ♦ Review up to 3 years of history
- ♦ View check images

### To Sign Up:

Visit [rsbiowa.com](https://rsbiowa.com) and click the “Sign up” option next to the login button, or if you are using a mobile device, simply scan the QR code.



## Online Statements

Receive your monthly statement online for convenient access.

### Sign up Online

1. Log in to your online banking
2. Choose the “online statements” tab
3. Accept the disclosure
4. View your next statement online

### Sign up using our Mobile App

1. Click the “more” tab
2. Select “online statements”
3. Accept the disclosure
4. View your next statement online

*Once you have signed up for online statements, you will no longer receive a paper statement.*

## ATMs

We are part of the MoneyPass Network, meaning you have access to thousands of surcharge-free ATMs. Visit [moneypass.com](https://moneypass.com) to find an ATM near you.



## Mobile App

Manage your accounts from the palm of your hand. Search “Reliance State Bank Mobile” on the App Store or Google Play to download our app to your smart phone or tablet.



## Mobile Deposit

Our app allows you to deposit checks without ever stepping foot in the bank! Simply sign into our mobile app, select “deposit check,” and follow the step-by-step instructions. It’s easy, convenient, and secure.

## Mobile Wallet & P2P

You can add RSB Debit Cards to your mobile wallet through Apple or Google Pay. You can also add your debit card or checking account to many person-to-person (P2P) payment services such as Venmo, Facebook Messenger, PayPal and Cash App.

