

COMPARE ACCOUNTS - Relationship Checking

	Simple Cash Back	Interest Rewards	Premier
Overview	A simple, worry-free account which rewards cash back for debit card usage.	Rewards those who bank electronically with a bonus interest rate.	Rewards you with tiered interest rates, so as your balance grows, your interest rate also increases.
Earn Cash Back or Interest	Earn Cash Back Receive \$0.10 cash back with each settled debit card purchase posted to the account prior to the statement cycle end (up to \$5 per statement cycle, per account).	 Earn Interest Bonus interest rate on the first \$15,000 of balance during each statement cycle when the following criteria is met: One direct deposit or automatic withdrawal per statement cycle AND 25 settled debit card purchases posted to the account prior to the statement cycle end. Remaining balance beyond \$15,000 will receive the interest rewards <i>market</i> rate. If the above electronic banking criteria is not met, the entire balance will still receive the interest rewards <i>base</i> rate. Current interest rates available at www.RSBiowa.com, stop in, or call us. 	Earn Interest Tiered interest rates on all balances. Current interest rates available at www.RSBiowa.com, stop in, or call us.
Minimum Opening Deposit	\$10	\$10	\$10
Minimum Balance	\$0	\$0	\$2,500 minimum balance OR \$5,000 average daily balance per statement cycle
Monthly Maintenance Fees	None	None	No monthly fee if minimum balance is maintained; otherwise, a \$10 monthly fee applies per statement cycle.
Online Statements	FREE	FREE	FREE
Paper Statements	\$3 per month (plus tax)	\$3 per month (plus tax)	FREE
Online Banking	FREE	FREE	FREE
Online Bill Pay	FREE	FREE	FREE
Direct Deposit	FREE	FREE	FREE
Mobile App	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE
Debit Card	Yes	Yes	Yes
	Yes, Ask for pricing	Yes, Ask for pricing	Yes, Discount of \$10 per order
Checks Available Statement Cycle	Tes, Ask for pricing		

Fees may reduce earnings. Eligibility for Interest Rewards will be determined by the ending balance the day prior to your statement cycle end.