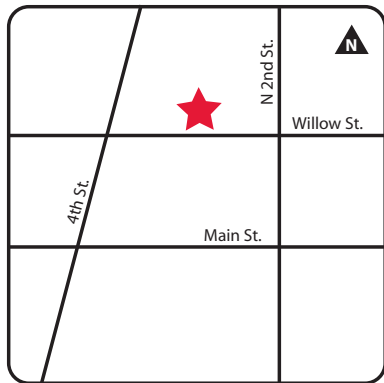


WE'RE IN YOUR NEIGHBORHOOD!



CHEROKEE STATE BANK

212 W. Willow St.
Cherokee, IA 51012
712-225-3000 or 800-391-1697

Lobby Hours

Mon-Fri 9:00am – 3:00pm
Sat 9:00am – Noon

Drive-up Window Hours

Mon-Fri 8:15am – 6:00pm
Sat 8:15am – Noon

Anytime Telephone Banking 712-225-1000




WE'RE ALL THE BANK YOU'LL EVER NEED!

- Telephone Banking
-
- Savings Accounts
-
- Mortgage Loans
-
- Consumer Loans
-
- Safe Deposit Boxes
-
- Certificates of Deposit
-
- Retirement Plans
-
- Investment Services
-
- Business Accounts and Services
-
- Commercial and Ag Loans



CONTACT US!

 **Call** – 712-225-3000 or 800-391-1697

 **Click** – www.cherokeestatebank.com

 **Come In** – Stop by today!

0944410-prod-i



TOTALLY FREE CHECKING

Free Checking
Free Gift
Free Money



Open a checking account and
get a Free Gift today!

plus

Receive up to \$25 for
your old checks and debit card!

Three **easy** questions to help you decide which account is best for you.

1. "Will there be anyone 50 years or over signing on this account?"



"Will you always keep more than \$1,500 in your checking account?"
yes **PREMIUM INTEREST CHECKING**
no **50+ FREE INTEREST CHECKING**

2. "Does anyone plan to have direct deposit or an automatic payment with this account?"



"Will you always keep more than \$1,500 in your checking account?"
yes **PREMIUM INTEREST CHECKING**
no **EASY FREE INTEREST CHECKING**

3. "Will you always keep more than \$1,500 in your checking account?"



PREMIUM INTEREST CHECKING

TOTALLY FREE CHECKING

Totally Free Checking

A FREE account for everyone!

- First box of CSB single style checks FREE
- No minimum balance
- No monthly service charge
- No per check charge

50+ Free Interest Checking

FREE for customers 50 and over!

- FREE CSB single style checks for life of the account
- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

Easy Free Interest Checking

FREE checking with the convenience of direct deposit or any automatic payment!

- First box of CSB single style checks FREE
- Competitive interest
- No minimum balance
- No monthly service charge
- No per check charge

Premium Interest Checking

An account for those interested in higher interest!

- FREE CSB single style checks for life of the account
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- No per check charge
- Only \$6 monthly charge if minimum balance falls below \$1,500

EVERY NEW PERSONAL CHECKING ACCOUNT INCLUDES:

- FREE Debit MasterCard®
- FREE Online Banking and Bill Pay
- FREE return of check images for easy record keeping
- FREE easy-to-balance monthly statement
- FREE thank you gift
- FREE money for your old checks and debit card

SAVE TIME AND MONEY WITH THESE GREAT PRODUCTS AND SERVICES:

Free Debit MasterCard®

Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.

Direct Deposit & Automatic Payments

Save yourself time with a convenient direct deposit or automatic payment. They take the hassle out of depositing paychecks or paying recurring bills.

Free Online Banking & Bill Pay

Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.

Free eStatements

Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.

Savings Plans

Manage your money and enhance your earning power with one of our CDs, savings, or money market accounts.

Free Business Checking

Need a better business account? Our Totally Free Business Checking is the perfect account for most businesses!



CHEROKEE STATE BANK

Offer good on personal accounts only; business and corporate accounts do not qualify for these plans. Bank rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details.