

Section 4 - Branch Services

This section includes products, services, and a listing of ATMs.

Houghton State Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or www.houghtonstatebank.com.

In general, all consumer products are available at all branch locations. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products / services. Not all branches have safe deposit boxes.

Deposit account rates are available at any branch or by calling 1-712-623-4823 . Loan rates are available at any branch or by calling 1-712-623-4823.

Consumers can open all deposit products at branch locations. Consumers can apply by telephone or at branch locations for lending products. Consumers can apply for a mortgage at any branch location or www.houghtonstatebank.com.

Products Offered

Consumer

Deposit Accounts

- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

Loan Accounts

- Vehicle Loans
- Personal Loans
- Home Equity Loans
- Mortgage Loans
- Home Equity Lines of Credit

Card Products

- Credit Cards
- Banking Cards

Other

- Online Services
- Mobile Services

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

Small Business and Commercial

Checking

- Business Checking

Treasury Services

- ACH
- Wire Transfers
- Global Banking
- Remote Deposit Capture
- Fraud Protection Solutions

Card Products

- Business Debit Card

Savings

- Savings

Other

- Online and Mobile banking platforms

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.



Services & Fees Disclosure

Bill Pay	No Charge
Cashier's Check – per check	\$5.00
Collection Item – per item	\$10.00
Dormant Account Fee – per month	\$5.00
Garnishment or Levies	\$50.00
Indemnity Bond – per Certificate	\$25.00
Online Banking	No Charge
Mobile Banking	No Charge
Overdraft Item Fee – may be created by check, in-person withdrawal, ATM or other electronic means	\$30.00/Max 5 Day
Research	
Per hour, including account reconciliation	\$35.00
Per page	\$1.00
Return Item Fee.....	\$30.00/Max 5 Day
A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.	
Safe Deposit Box	
Drilling Charge	\$200.00
Payment late fee – per box per month.....	\$5.00
Statements	
Electronic Statement.....	No Charge
Paper Statement.....	No Charge
Stop Payment – per check	\$30.00
Undeliverable Mail	\$10.00
Wire Transfer Fees	
Incoming	
Domestic.....	\$10.00
International	\$50.00
Outgoing	
Domestic.....	\$20.00
International	\$50.00

HOUGHTON STATE BANK ATM LOCATIONS

<u>NAME</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>DEPOSIT (Y/N)</u>
HOUGHTON STATE BANK MAIN	116 E COOLBAUGH ST	RED OAK	IA	51566	Y
PLAZA BRANCH	1609 N BROADWAY ST	RED OAK	IA	51566	Y
EMERSON BRANCH	407 HOWLAND ST	EMERSON	IA	51533	Y
GRISWOLD BRANCH	803 MAIN ST	GRISWOLD	IA	51535	Y

HOUGHTON STATE BANK CUSTOMERS CAN ACCESS SURCHARGE FREE ANY FNBO OR ALLPOINT ATM NETWORK ATMS FREE OF CHARGE. DEPOSITS ARE NOT ACCEPTED AT THESE ATMS. LISTING OF ATM LOCATIONS CAN BE FOUND AT WWW.HOUGHTONSTATEBANK.COM OR ON HOUGHTON STATE BANK MOBILE APP.