

Paper City Savings Bank

List of Products and Services

Mortgage Loans

Fixed Rate Mortgage

- Available in 10, 15, 20, or 30 year terms
- Interest rate never changes
- Fixed principal/interest payment
- Escrow (taxes/insurance) option available

Adjustable Rate Mortgage (ARM)

- Available in 10, 15, 20, or 30 year terms
- Interest rates typically lower than standard fixed rate loans
- Rate locked for 3, 6 or 10 years
- Rate adjustments have annual and lifetime caps
- Escrow (taxes/insurance) option available

Wisconsin Housing and Economic Development Authority (WHEDA)

- Available to qualified homebuyers (income and purchase price limits apply)
- Reduced interest rate option for eligible first-time home buyers (as defined as someone who has not owned a property within the past three years) and eligible veterans.
- Fixed rate loan at below market interest rate for purchase
- Low down payment and/or 100% financing to qualified borrowers
- Escrow (taxes/insurance) option available

New Construction

- Discounted rate during construction loan period
- Interest only payments during construction
- Term is 12 months

Federal VA

- Available to qualified veterans
- Fixed rate loan
- No down payment required
- Escrow (taxes/insurance) option available

Down Payment Assistance Program

- Available to qualified borrowers on home purchases only based on household income limits
- Up to \$10,000 to be used for down payment and closing costs
- Forgivable grant over 5 years

Consumer Loans

Personal Loans

- Easy application
- Fast approval
- Great for vacations, tuition, unexpected bills, and more...

Personal Reserve Line of Credit (PRLOC)

- Flexibility of borrowing your funds all at once or over a period of time as you need it
- Easy access to your line of credit funds over the counter or through the drive-up at one of our convenient locations, by telephone transfer or by check
- Low monthly payments based only on what you've actually borrowed
- No equity or other collateral needed
- Interest charged only on funds used
- Rate discounts with automatic payments from your Paper City Savings deposit account
- No annual fee

Auto Loans

- Easy application
- Fast Approval
- 100% financing available for new or used vehicles
- Boats, ATVs, snowmobiles, motorcycles, RVs and campers, etc...

Home Equity Line of Credit (HELOC)

- Flexibility of borrowing your funds all at once or over a period of time as you need it
- Low monthly payments based only on what you've actually borrowed
- Interest charged only on funds used
- Borrow up to 90% of the equity in your home

Home Equity Installment Loan

- Fixed interest rate
- Fixed monthly payment throughout term of loan
- Borrow up to 90% of the equity in your home

Deposit Products

Freedom Checking

- Buy your own checks
- No monthly service charge
- Overdraft Sweep Protection - \$1.00/transfer per statement cycle
- FREE e-Banking and Bill Payment
- VISA Check/Debit Card (subject to approval – limitations do apply)
- FREE phone transfers and unlimited teller visits
- Online Check Images
- Mobile Banking APP (must be enrolled in e-Banking)
- e-Statements
- \$50.00 initial deposit to open account

Rewards Checking

- Earn Interest
- Reward rate applied if all qualifications are met, if not met, the standard rate is applied
- Overdraft Sweep Protection – 3 free transfers per statement (\$1.00/additional transfer)
- FREE e-Banking and Bill Payment
- FREE phone transfers and unlimited teller visits
- Online Check Images
- VISA Check/Debit Card (subject to approval – limitations do apply)
- Mobile Banking APP (must be enrolled in e-Banking)
- e-Statements (\$3.00 paper statement fee applied if not enrolled in e-statements)
- \$50.00 initial deposit to open account

Small Business Advantage Checking

- \$100.00 minimum to open account
- 1 Free VISA Debit Card
- 250 free items per month (\$0.40 thereafter)
- \$5.00 monthly service fee
- \$500.00 minimum balance to avoid service fee

Business Advantage Plus Checking

- \$500.00 minimum to open account
- 1 Free VISA Debit Card
- \$0.15 check/debit, \$0.07 not on-us deposits
- \$10.00 monthly service fee

Business Interest Checking

- \$500.00 minimum to open account
- Earns Interest
- 1 Free VISA Debit Card
- \$0.15 check/debit, \$0.07 not on-us deposits

- \$10.00 monthly service fee
- \$10,000 minimum balance to avoid service fee

Statement Savings

- \$50.00 initial deposit
- Convenient monthly statement
- Interest paid quarterly
- \$2.00 fee per quarter if balance falls below \$50.00

Business Savings

- \$100.00 minimum to open account
- Earns Interest
- \$5.00 service fee
- \$100.00 balance to avoid service fee

Christmas Club

- \$10.00 initial deposit
- Interest compounded daily
- No withdrawals prior to November 1st
- Funds disbursed by November 1st
- Automatic transfers to your checking or savings account

Kid\$ Count

- \$10.00 initial deposit
- Receive a free gift when you open your account
- Choose a birthday gift from an area businesses on your birthday

Education Savings Account (ESA)

- Interest earned is tax-free for qualified education expenses
- Contribution limit \$2,000.00 per year
- Contributions can be made until the child reaches 18 years of age

Health Savings Account (HSA)

- No administrative fees
- VISA Check/Debit Card included
- Earns Interest
- No minimum to open

Money Market Deposit Account

- \$2,500.00 minimum balance to open account
- Tiered interest according to balance
- Interest paid monthly
- Unlimited lobby transactions
- Monthly statements
- \$5.00 fee if account falls below \$500.00

Premium Money Market Deposit Account

- \$50,000.00 minimum balance to open account
- \$10.00 monthly service fee if account falls below minimum
- Tiered interest according to balance
- Interest paid monthly
- Unlimited teller transactions
- Monthly statements

Business MoneyMarket

- \$10,000.00 minimum to open account
- Tiered interest according to balance
- \$10.00 monthly service fee
- \$10,000.00 balance to avoid service fee

VISA Debit Cards

Make in-person and online purchases at retailers using funds that are debited directly from your checking account.

- EMV-chip technology for enhanced security on your transactions
- Fee-free access to your accounts at ATMs within the MoneyPass network
- Use your card at contactless payment terminals
- Withdraw up to \$1,050.00 per day from ATMs
- Make up to \$2,500.00 in purchases per day
- Add your card to your device's mobile wallet to use Apple Pay, Google Pay, Samsung Pay, Fitbit Pay or Garmin Pay

VISA Credit Cards

No matter which card you choose, you'll enjoy features like:

- Convenient and flexible purchasing power. Accepted at millions of locations
- Zero Fraud Liability* You won't be liable for fraudulent purchases when your card is lost or stolen
- Cardmember Service available 24 hours a day/365 days per year.
- Mobile purchasing capability for added convenience
- Plus much more!

Consumer and Business Credit Cards Available

Certificate of Deposit

91 Day or 6 Month*

- \$2,500.00 minimum deposit
- Interest compounded and credited monthly

12 Month - 18 Month - 24 Month - 36 Month*

- \$100.00 minimum deposit
- Interest compounded and credited monthly

Individual RetirementAccounts

Traditional IRA's*

- Interest earned is tax-deferred
- Deductible contributions
- Contribution limit \$6,000.00
- Catch up contribution \$1,000.00 (must be 50 years or older)

Roth IRA's*

- Interest earned is tax-free
- Non-deductible contributions
- Contribution limit \$6,000.00
- Catch up contribution \$1,000.00 (must be 50 years or older)

Education Savings Account* (ESA)

- Interest earned is tax-free for qualified education expenses
- Contribution limit \$2,000.00 per year
- Contributions can be made until the child reaches 18 years of age

e-Banking

e-Banking Overview

- Requires a Paper City Savings account to enroll for e-Banking
- Offers e-Statements
- Offers Mobile Banking APP
- View balance and history information
- Transfer funds between accounts
- Make loan payments
- Pay bills online
- Offers Mobile Check Deposit
- Manage Debit Card
- Open a new account
- Initiate Account to Account (A2A) or Person to Person (P2P) Transfers
- Account alerts sent via email address or mobile phone
- Multi-factor authentication security

Bill Payment Overview

- Allows users to pay virtually anyone out of a checking or money market account
- Available through e-Banking and our Mobile Banking APP
- No envelopes, no stamps, and no hassles
- Easy to establish and maintain a complete payee list

- Use Picture Pay to add a new payee by simply taking a picture of a bill
- Schedule current, future and recurring payments to payees
- Notification alerts sent via email
- Use e-Billing to receive your payee bill directly within bill payment
- Use Vault to store documents electronically

e-Statements Overview

- Electronic opt-in/out through e-Banking
- View or print an electronic version of your paper statement
- Receive an email notification when your statement is ready to view within your e-Banking

Mobile Banking App

Our Mobile Banking is APPsolutely Amazing!

- Access your accounts from mobile device when it's convenient for you
- Download our Mobile App from iTunes App Store (Apple) or Google Play Store (Android)
- Mobile Banking App is identical to our e-Banking for an exceptional customer experience

Mobile Check Deposit

Picture Yourself Using Mobile Check Deposit!

- Allows you to make deposits to checking or money market account(s) using a mobile device
- Take picture of the front and back of checks and securely deliver the images electronically
- All mobile check deposits must include your endorsement along with **“For Mobile Deposit Only”** otherwise they will be rejected.

External Transfers

Account to Account (A2A) Transfers

- Users have the capability to transfer money from a checking or money market account at Paper City Savings to their checking or savings account at another financial institution and vice versa
- Multi-factor authentication security for your protection

Person to Person (P2P) Transfers

- Users can send money to another person anywhere within the United States at any time using only the recipient's email address or cell phone number
- P2P Transfers can be done from a checking or money market account
- Multi-factor authentication security for your protection

Other Banking Services

AUTOMATIC LOAN PAYMENTS: We'll gladly arrange for loan payments to be deducted automatically from your internal or external account on the due date

AUTOMATIC FUNDS TRANSFERS: Make saving money easier by arranging for us to make recurring transfers from check to savings each month

BANK BY MAIL: Deposit or make payments by mail when you can't get to the bank. Receipts for the transaction will be mailed back to you.

DIRECT DEPOSIT: Have your payroll or social security deposited directly into your checking or savings account

DRIVE-UP BANKING: For customers on the go, we offer Interactive Teller Machines with Live Teller Assistance at all of our locations.

FAX SERVICE: Customers can fax documents anywhere in the United States. Fees are \$1.00 per page

LOOSE COIN PROCESSING: Customers may bring in clean, loose coins to be counted

MONEY ORDERS: Money orders up to \$1,000.00 can be purchased at any teller window. Fees are \$2.00 per money order.

NIGHT DEPOSITORY: Can't get to the bank in time? Drop your deposit into our convenient, secure night deposit boxes located at all three locations. We will process your transactions the following business day.

NOTARY SERVICE: We offer free notary service to all account holders. Stop into any one of our three convenient locations

OVERDRAFT PROTECTION: For your convenience, your savings* account can be set up to automatically transfer \$100.00 increments to your checking account to cover any potential overdrafts. *Funds must be available in the savings account.

SAFE DEPOSIT BOXES: not FDIC insured. Protecting your valuables is affordable and easy with a Safe Deposit Box. Three sizes available at our 8th Street location: 3x5 - \$15.00, 3x10 - \$30.00, 5x10 - \$50.00. All sizes are billed on an annual basis on March 1.

STOP PAYMENTS: You may place a stop payment on a check at any one of our locations. There is a \$25.00 fee per check.

WIRE TRANSFER SERVICE: Customer can wire funds until 2:00 p.m. daily Monday through Friday (excluding Federal holidays) to anywhere in the United States. Fees apply.