

Bank Hours

Drive-up & Walk-up

Monday-Friday:

8:30 a.m.-5 p.m.

Saturday: 8:30 a.m.-Noon

Lobby

Monday-Thursday:

9 a.m.-4:30 p.m.

Friday: 9 a.m.-5 p.m.

Saturday: 9 a.m.-Noon

24-hour Services

ATM

Online Banking

Mobile Banking & Deposit



Kids Count & Friends Plus

Youth

Young Savers CD: 24-month CD for youth up to age 18. \$100 opening deposit. Add funds at any time (\$25 or more).

Kids Count: Club for those under 13. Birthday cards/gift and fun events throughout the year for club members.

Friends Plus

For those 50 and better: Free checks, free account balancing, free Notary Services, no fees for money orders and cashier's checks. Must be 50 or older and maintain at least \$2,500 in deposit assets at Mount Vernon Bank & Trust Company.

Investment Solutions

Mount Vernon

Investment Center

Investment Advisor Representative Shelly Woodley has an office located in our bank to help you with your financial planning needs.

Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research, Inc., a Registered Investment Advisor. Mount Vernon Investment Center & Cambridge are not affiliated. Non-deposit investment products are: Not FDIC insured, not bank guaranteed, and may lose value.



Member FDIC

- ◆ Checking Accounts
- ◆ Savings Accounts
- ◆ Certificates of Deposit
- ◆ Retirement Accounts
- ◆ Kids Accounts
- ◆ Investment Services

206 1st St. SW
Mount Vernon, IA 52314
319-895-8835

www.mountvernonbank.com

Personal Checking

Personal Savings

Free Services



Interest-bearing checking account. Bonus interest paid monthly on up to \$50,000 when account conditions are met. \$100 opening deposit required.

Monthly conditions required for bonus interest: 20 or more posted and settled debit card transactions of at least \$5 each (excludes ATM transactions), 1 or more ACH debit, 1 or more ACH credit of at least \$500.00, e-statements, and enrolled in online banking.



Interest-bearing checking account for young adults. Interest paid on up to \$25,000 when conditions met (one or more deposits each month, enroll in e-statements and online banking).

Free Checking: No minimum balance required. \$50 opening deposit and e-statements required.

Regular Checking: Paper statements available. \$50 opening balance required.

Monthly conditions: \$200 minimum balance or \$500 average daily balance. If monthly conditions are not met: \$3 maintenance fee, 20-cents per withdrawal, plus tax.

Super Now: Interest bearing checking account on balances over \$1,000. \$1,000 opening deposit required.

Monthly conditions: \$1,000 minimum balance or \$1,500 average daily balance. If monthly conditions are not met: \$3 maintenance fee, 25-cents per withdrawal, plus tax.

Check images, for all checking accounts, are included with statements.

For interest rates and additional terms and conditions, please contact a Customer Service Representative.

Regular Savings: Interest bearing savings account. \$25 opening deposit required. Interest is paid quarterly. \$25 minimum balance required. If the balance falls below \$25, a quarterly \$3 service fee may apply. Limited to six withdrawals per month*.

Money Market: Tiered interest rates based on balances, paid monthly when account balance is above \$1,000. \$2,500 opening deposit required. If the balance falls below \$500, a \$5 monthly fee may apply. Limited to six withdrawals per month*.

Investment Money Market: Tiered interest rates based on balances, paid monthly when balance is above \$10,000. \$50,000 opening deposit required. If the balance falls below \$500, a \$5 monthly fee may apply. Limited to six withdrawals per month*.

IRAs: Traditional or ROTH IRAs available.

CDs: Full range of certificates of deposit, ranging from 3 to 48 months. Periodic special offers. Minimum balance requirements vary depending on term of CD.

**Limit of six transfers or withdrawals per month by pre-authorized, automatic, online, telephone, debit card, or similar order to third parties.*

Online Banking: Convenient banking through our website, www.mountvernonbank.com.

Mobile Banking: User-friendly mobile app for Android and Apple devices. Download our free app, MVBT Mobile Banking, from your app store.

Mobile Deposit: Use our mobile banking app to deposit checks remotely.

Bill Pay: Conveniently pay your bills electronically, online.

P2P: Quickly, securely pay a person from our online or mobile banking.

Privileged Status ATMs:



No fee at any ATM with the Privileged Status designation.

Contactless cards: We have the newest debit card technology with CONTACTLESS "tap" cards

Ask about our loan services!

FEE SCHEDULE

Mount Vernon Bank & Trust Co.
206 First Street SW
PO Box 188
Mount Vernon, Iowa 52314
(319)895-8835
www.mountvernonbank.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing - \$25 per occurrence+	
Account Research - \$25 per hour*	
Canceled Check Copies - \$.35 per page	
Cashier's Check+	\$5.00
Counter Checks - \$.50 each	
Debit Card Reissue+*	\$10.00
Dormant Account - Per month - We define a dormant account as a checking or savings account with no customer initiated deposits or withdrawals for a period of twelve consecutive months	\$5.00
Early Account Closing - Six months or less	\$10.00
Garnishments	\$50.00
Gift Card - Per card	\$3.00
Money Order+	\$3.00
Non-Sufficient Funds Fees (NSF) - Created by check, in-person withdrawal, or other electronic means. Accounts may be subject to a fee each time a debit item (check, ACH, withdrawal) is presented for payment regardless of whether we pay or return the item. *Debit card or ATM transactions are not subject to overdraft.	\$29.00
Non-Sufficient Funds Fees (NSF) Daily Maximum - Created by check, in-person withdrawal, or other electronic means. Accounts may be subject to a fee each time a debit item (check, ACH, withdrawal) is presented for payment regardless of whether we pay or return the item. *Debit card or ATM transactions are not subject to overdraft.	\$145.00
Notary Services for Customers - No charge	
Notary Services for Non-Customers	\$5.00
Overdraft Fees - Created by check, in-person withdrawal, or other electronic means. Accounts may be subject to a fee each time a debit item (check, ACH, withdrawal) is presented for payment regardless of whether we pay or return the item. *Debit card or ATM transactions are not subject to overdraft.	\$29.00
Overdraft Fees Daily Maximum - Created by check, in-person withdrawal, or other electronic means. Accounts may be subject to a fee each time a debit item (check, ACH, withdrawal) is presented for payment regardless of whether we pay or return the item. *Debit card or ATM transactions are not subject to overdraft.	\$145.00
Overdraft Protection From Another Account - Per day*	\$6.00
Returned Item Deposit Charge - Special Instructions*	\$7.00
Returned Item Deposit Charge*	\$5.00
Safe Deposit Box - Key Deposit	\$25.00
Signature Guarantee - Customers Only	\$10.00
Special Statements - Per occurrence*	\$3.00
Statement Copy - Per statement*	\$3.00
Stop Payment*	\$29.00
Tax Levy	\$35.00
Travel Card - Per Card	\$9.95
Travel Card with Friends Plus - Per Card	\$7.95
Two Signatures Required - Per month*	\$5.00
Wire Transfer Incoming*	\$5.00
Wire Transfer Outgoing - Domestic*	\$15.00
Wire Transfer Outgoing - International	\$45.00
Coin Counting:	
• Free for customers	
• Non-customers - 10% of total or \$2.00 minimum	

+ Fee not charged to *Friends Plus* members

*Tax Applicable

Financing DONE LOCALLY



Mount Vernon Bank & Trust Company

Member
FDIC

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Local People, Local Decisions

Home Loan Products

Fixed-rate, long-term mortgages Through a partnership with Iowa Bankers Mortgage Corporation, customers who qualify can get fixed-rate mortgages for 30, 20 and 15 years. Requirements: 10-20% down payment and credit/income eligibility.

In-house options Mount Vernon Bank & Trusts Company offers competitive rates for mortgages we hold in-house. Payments are based on up to 30 years. Fixed rates for 61 or 84 months, at which time we can look at renewing/refinancing.

Local Lenders

Thank you for choosing us Our local lenders know the market and enjoy working with you to meet your financial needs.



Justin Dix
NMLS# 631171

Jake Krob
NMLS# 1871600

Ashley
Dunford
NMLS# 2242720

Chris Kerr
NMLS# 2242719

Local People, Local Decisions

Consumer loans

Home Equity loans

Home Equity Line of Credit product

Auto loans

UTV, Motorcycle, Boat financing

Personal loans

Ag financing

Land and equipment purchases

Operating lines of credit

Commercial loans

Business financing

Lines of credit

Investment property financing