



We're always looking for ways to serve you

better

Consumer Banking

Stop in and see us

anytime

There's only so much you can learn by reading about our services. Find out what it's really like to work with us by stopping in at one of our many locations.

When you're ready to switch to Two Rivers Bank & Trust, our Switch Kit offers an easy-to-follow checklist of everything you need to make the change. It's available online and at any Two Rivers location. Let a teller or customer service representative know if you'd like assistance.



My neighborhood.  bank

888-226-6063

 [tworivers.bank](https://www.tworivers.bank)

 Member FDIC
rev 1/2018

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A bank for the way you live, in your neighborhood.



If you want your money in a bank that relates to you more like a neighbor than a number, give us a chance to earn your business. We're Two Rivers Bank & Trust, a bank always on the lookout for ways to serve you better. See what we have to offer that's different.

Savings. Checking. Amazing.

Can savings and checking accounts be that good? We try to design them that way. Refer to the charts to find out which accounts fit you best.

Perhaps you need to borrow money

Maybe you have your eye on a car or suddenly have an unexpected expense. We offer personal loans, auto loans, credit cards, and home equity loans, home equity lines of credit (HELOC) and bridge loans. Ask about our student loan options, through our partnership with Iowa Student Loans®.



Finance a new home

We wouldn't be a neighborhood bank if we didn't have what it takes to help you become a happy homeowner.

You're going to get a competitive rate, and we keep it all local – your mortgage decisions, process and underwriting are managed here.

Applying for a loan is easy

Call 888-226-6063 or apply online at tworivers.bank, where you'll also find several helpful calculators.

- Fixed rate loans
- Adjustable Rate Mortgages (ARMs)
- VA, FHA, and Rural Development (USDA) loans
- Eligible to apply for checking line of credit

Which *checking* account fits your financial lifestyle?

Checking Accounts				
Account	Free Checking	Direct Interest Checking	Premium Interest Checking	50+ Interest Checking
Earns interest	No	●	Tiered interest rates	●
Free debit card	●	●	●	●
Free online banking	●	●	●	●
Free bill pay	●	●	●	●
Free mobile banking	●	●	●	●
Free electronic statements with online check images	●	●	●	●
Free thank you gift*	●	●	●	●
Buy back of your unused checks and debit cards from another financial institution**	●	●	●	●
Minimum balance required to avoid service charge	No minimum balance	No minimum balance	\$1,500	No minimum balance
Monthly service charge fee	None	None	\$6 if drop below \$1,500	None
Minimum deposit to open	\$50	\$50	\$50	\$50
Eligible to apply for checking line of credit	●	●	●	●

● Denotes no fee service with account. Services may be available with other accounts for a fee.

[See an Account Representative for additional information.](#)

*We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

**Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

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Which *savings* account fits your financial lifestyle?

Savings Accounts					
Account	HSA	Regular Savings	Jr. Banker Savings	Money Market Savings	Certificate of Deposit (CD) & IRA CD
Earns interest	●	●	Tiered interest rates	Tiered interest rates	●
Free online banking	●	●	●	●	●
Minimum balance required to avoid service charge	n/a	\$100 average daily balance	\$5 daily balance	\$1,500 average daily balance	n/a
Monthly service charge fee	n/a	\$3	\$3	\$10	n/a
Limited withdrawals	n/a	●	●	●	Penalty for early withdrawal may apply
Excess withdrawal fee	n/a	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	n/a
Minimum deposit to open	n/a	\$50	\$5	\$50	\$1,000 for CDs; \$100 for IRA CDs
Miscellaneous			Converts to Regular Savings at age 18. Parent, grandparent, or guardian must have active checking account with Two Rivers Bank & Trust		Pick-A-Rate option available

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