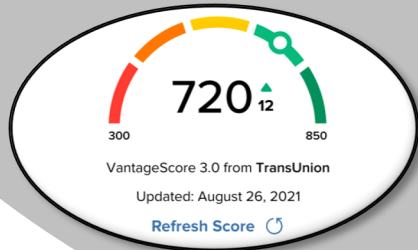


Credit Sense:

View your credit score and more right from our online or mobile banking. Set goals, get alerts, and more. Ask us how you can opt in with just one click and no cost to you.



Deposit checks anywhere using our mobile app.



Online Banking

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Zelle is a secure digital payment platform you can access right from our online banking. It's a fast, safe, and convenient way to send money to anyone in the U.S., wherever they bank.

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 Arcadia: 608-323-3555
 Black River Falls: 715-284-5321
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Waumandee

STATE BANK

"Always at your service"

Eight locations.

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Personal Deposit Products

Our Mobile App

Get the most out of your Waumandee State Bank account(s) and connected debit card(s) with our mobile app.

Search "Waumandee State Bank Mobile" on the Apple App or Google Play Store and start managing your accounts and cards from anywhere.



Application costs nothing to download. Cell phone carrier data rates may apply.

Our app, your card. Perfectly paired for easy banking.



No Annual Fee Debit Cards

Our bank recognizes that debit cards are an essential part of modern banking. That's why our debit cards have no annual fees and are available to anyone with a checking account.*

**Subject to credit approval*



*Start your account application online!
Scan the QR code here to begin.*

Ultimate Checking (DDA)

- Robust, easy-to-use account
- Non-interest bearing
- Unlimited check writing & debit card transactions
- No minimum balance
- \$50.00 deposit to open

Money Market (MMKT)

- Interest bearing
- Variable interest rate
- Tiered interest rate based on current balance (four tiers)
- \$2500 minimum balance
- Interest credited monthly

Statement Savings (SAV)

- Interest bearing
- Variable interest rate
- Interest credited quarterly
- \$50.00 minimum balance to avoid fees

Individual Retirement Accounts (IRA)

- IRA Savings or IRA CD's available
- Choice between "Traditional" or "Roth"
- Yearly contribution limits
- FDIC insured

Health Savings Accounts (HSA)

- Account specifically for medical expenses with yearly contribution limits
- Requires a qualifying High Deductible Health Plan
- Variable interest rate
- Interest credit monthly

Certificates of Deposit (CD)

- Wide range of terms available (3-60 Month)
- Fixed interest rate for a set term
- \$500.00 minimum deposit to open
- Access large dollar FDIC insurance with *Intra-Fi Network Deposits* — contact us for full details

For complete account terms and conditions as well as current interest rate / APY (annual percentage yield) info on all our products, contact any of our eight bank locations.