

# Regular Savings

## A Regular Savings Account is an Excellent Way To Help Build Your Financial Future!

### Here's What You Get:

- Quarterly Interest\*
- Quarterly Statements (more frequently when you have Electronic Funds Transfers during the month)
- Unlimited Automatic Transfers from Checking into Savings
- Free Transfers monthly from your Regular Savings Account to another account or to a third party\*\*

Please check with a Personal Banker for current Interest Rate and Annual Percentage Yield.



#### Deposit Services:

- Personal & Business Checking
- Health Savings Accounts
- Kids Savings Accounts / Teen Checking
- Debit/ATM Card
- Free transactions at ATMs with a Blackhawk Bank logo, plus 4 free transactions at †foreign ATMs  
(†Not owned or co-operated by Blackhawk Bank.) Foreign ATM fee for transactions exceeding 4 per statement cycle is \$2.00 each.
- Savings & Money Market Accounts
- CDs, IRAs, Financial Planning
- Goal Setter Account
- Direct Deposit
- Automatic Fund Transfers

#### eServices:

- Go to Blackhawkbank.com: Learn about products, services and online safety
- NetTeller Online Banking offers Free Bill Pay, Alerts, Histories, Deposit/Withdrawal Verification, Check Clearing, Transfers including Person-to-Person and Bank-to-Bank, Loan Payments & more
- Mobile Banking
- Mobile Check Deposit
- Online Account Opening
- Bank by Phone - Call 888.769.2600
- Electronic Statements & Notices

#### Loan Services:

- Installment Loans
- Home Loan Counseling, Mortgage Pre-qualification
- Mortgage Loans with Local Service After Closing
- Home Equity Loans & Lines of Credit
- Automatic Loan Payments from Blackhawk Checking
- VISA Credit Card
- Business Loans

Normal underwriting standards apply to loans & credit accounts.

**Blackhawk Bank**

*The advice you need for the life you want.*

608.364.8911 | 800.209.2616 | [www.blackhawkbank.com](http://www.blackhawkbank.com) | Bank-by-Phone: 888.769.2600

\*The Interest Rate and Annual Percentage Yield for this account are variable and may change any time at the bank's discretion before or after the account is opened. Call 800-209-2616 for current interest rate and annual percentage yield information. Interest will be compounded quarterly and credited to your account every quarter. We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on non-cash items (checks, for example) begins no later than the day we receive credit for the deposit of non-cash items. The minimum amount required to open a Regular Savings Account is \$100. A monthly maintenance fee of \$5.00 will be imposed each month if the balance in the account falls below \$200 any day of the month. \*\*Transaction Limitations - Federal law requires that an Account Holder make no more than six (6) transfers or withdrawals during any statement cycle from a Savings or Money Market Account. The kinds of withdrawals covered are those made by means of preauthorized transfers and withdrawals made by check, draft, debit card, or similar order payable to third parties. Transfers in excess of these limitations will be subject to a \$2.00 Excess Withdrawal Fee each. Violations of this limit on more than an occasional basis will result in the account being transferred to another transaction-type account. We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest bearing savings account other than a time deposit, or from any other savings account as defined by Regulation D. Fees may reduce earnings.