

# free REWARD Checking

**OPEN  
NOW**

**EARN**

**0.25%**  
APY\*

**BASE RATE**  
if requirements are not met

PLUS FREE ATM TRANSACTIONS NATIONWIDE\*

**3.05%**  
APY\*

**BONUS RATE**  
on balances up to \$25,000

**1.01%**  
APY\*

**BONUS RATE**  
on balances over \$25,000



## NODAWAY VALLEY BANK

**the right bank™**

**no minimum balance**  
**no monthly fees**  
**FREE ATMs Nationwide\***

**Bonus Rate Requirements per cycle:**

- 1 10 Debit Card Transactions
- 2 One Direct Deposit or One ACH Auto Debit
- 3 Receive Electronic Statement

**St. Joseph**  
**816-364-5678**

**Savannah**  
**816-324-3158**

**Mound City**  
**660-442-3131**

**Maryville**  
**660-562-3232**

\* 3.05% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000, and 1.01% APY paid on all amounts above \$25,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.25% APY, however it will not receive ATM refunds for that cycle. Rates accurate as of January 21, 2010. We may change the interest rate and APY at any time after the account is opened. No Minimum Balance Required, however you must deposit a minimum of \$50 to open this account. Available to Personal Accounts only. No monthly service charge. Fees may reduce earnings.

MEMBER  
FDIC