

## Our Vision

Inspire People To Make Their Financial Dreams Come True

## Our Mission

Exceed peoples' expectations by proactively helping them achieve their goals.

Create a dynamic environment that promotes life-long learning and personal growth.

Be a vital contributor of time, talent, and resources to the communities we serve.

Consistently strive to preserve and enhance the legacy of our shareholders.

## Our Core Values

**INTEGRITY** is our foundation. We are professional, honest, trustworthy, confidential and respectful in everything we do.

**EXCELLENCE** means always striving to exceed expectations.

**TEAMWORK** is knowing when to ask for help and knowing when to offer help.

### **CHANGE & INNOVATION**

are vital. We will all seek continuous improvements in routines and habits.

## About NetTeller Online Banking & Bill Payment

Navigating your financial future just got easier with NetTeller Online Banking. Available from any personal computer with Internet access, NetTeller gives you powerful banking resources at your fingertips. Now you can access your account information 24 hours a day, 365 days a year. NetTeller is convenient, reliable, secure and FREE with all Union State Bank accounts.

- Review account balances and recent transaction history
- Transfer funds between your Union State Bank accounts
- Print past statements
- Make payments to consumer loans
- Download transactions to financial management software such as Quicken
- Communicate directly with Union State Bank via email
- Refer to USB online banking agreement for further detail

NetTeller users can also experience the convenience of paying bills online with I Pay. Say goodbye to writing checks, stuffing envelopes and licking stamps. Simply access the Bill Pay tab on NetTeller and self enroll. Find out how it can simplify your busy life.

To receive your ID and password for NetTeller, complete our NetTeller Authorization Form. For more information, contact us at [netteller@usbhazen.com](mailto:netteller@usbhazen.com) or give us a call at 701-748-2233 or 1-887-684-2233.

## BANK HOURS

### HAZEN MAIN OFFICE & ATM

Monday-Friday 8:30 a.m. to 5:00 p.m.  
Saturday 8:30 a.m. to 12:00 p.m.  
ATM 24-Hour

Krause's Market Location

Monday-Friday 10:00 a.m. to 6:00 p.m.  
ATM Krause's Market Hours  
Beulah & ATM

Monday-Friday 8:30 a.m. to 5:00 p.m.  
Saturday Drive-up Only  
8:30 a.m. to 12:00 p.m.  
ATM 24-Hour

STANTON

Monday - Friday 9:00 a.m. to 4:00 p.m.  
Closed for lunch 1:00 to 1:30 p.m.  
ATM 24-Hour

### CONTACT NUMBERS

Email [info@usbhazen.com](mailto:info@usbhazen.com)  
[netteller@usbhazen.com](mailto:netteller@usbhazen.com)

Hazen Office	701-748-2233
Hazen Fax	701-748-6670
Krause's Market Location	701-748-3261
Beulah Office	701-873-2221
Beulah Fax	701-873-2201
Stanton Office	701-745-3245
Stanton Fax	701-745-3247
Toll Fee	1-877-684-2233
Stroup Insurance Hazen	701-748-3217
Stroup Insurance Beulah	701-873-4217
Stroup Insurance Toll Fee	1-800-450-3217
Gateway Financial Hazen	701-748-3200
Gateway Financial Beulah	701-873-4565



Hazen - Beulah - Stanton

Services  
and  
Account  
Information

Betterstate.com

A Better State of Banking

Member  
FDIC



## Checking Account Information

### **Hometown "Free" Checking**

- \$10 initial deposit required
- No minimum balance required
- No monthly service charge
- Unlimited check writing
- If account is active, a monthly statement will be sent by mail
- Receiving check images with statement is optional and available upon request

### **NOW Checking**

This is our interest bearing account:

- A \$1000 minimum initial deposit is required
- \$499 minimum daily balance is required to earn interest
- If an average daily balance of \$2,500 is not maintained, a \$10 per month service charge will be assessed.
- Variable rates are tiered based on minimum daily balance
- Interest compounded and credited monthly
- Unlimited check writing
- We reserve the right to at any time require not less than 7 business days written notice before any withdrawal
- If account is active, a monthly statement will be sent by mail
- Receiving check images with statement is optional and available upon request
- Fees may reduce earnings

### **Sr. NOW Account**

- The customer must be 62 years of age or older
- A \$10 initial deposit is required
- No monthly service charge
- No minimum balance required
- \$499 minimum daily balance is required to earn interest
- Variable rates are tiered based on daily balance
- Interest compounded and credited monthly
- One free box of checks per year

- Unlimited check writing
- We reserve the right to at any time require not less than 7 business days written notice before any withdrawal
- If account is active, a monthly statement will be sent by mail
- Receiving check images with statement is optional and available upon request

### **Ready Reserve**

Need protection from overdrafts? Ready Reserve is a line of credit (subject to loan officer approval), which can be added to any checking account. If an item presented would overdraw your account, funds are automatically advanced from your Ready Reserve. There is a one time set up fee of \$25.

## Savings Account Information

### **Personal Savings**

Start a savings plan today. A \$10 initial deposit and \$10 minimum daily balance must be maintained each day to obtain disclosed Annual Percentage Yield. If more than 10 withdrawals per statement cycle are made, a \$1.00 service charge is assessed per withdrawal. We reserve the right to at any time require not less than 7 business days written notice before any withdrawal. Interest is calculated by the daily balance method. Interest compounded daily and credited monthly. Statements will be generated quarterly unless a combined checking and savings statement is requested or the account has electronic debits or credits. Fees may reduce earnings. \$20.00 fee for early closing within 90 days. Limit of six withdrawals or transfers from your account by means of a preauthorized or automatic transfer, or telephone agreement or instruction or by check, draft, debit card or similar order to a third party.

### **HiFi Savings**

Our tiered rate money market savings plan. A \$10 minimum initial deposit is required. Rates are based on account balance. If an average daily balance of \$2,500 is not maintained, a \$10 per month service charge will be assessed. Limit of six withdrawals or transfers from your account by preauthorized or automatic transfer or telephone agreement or

instruction or by check, draft, debit card or similar order to a third party. We reserve the right to at any time require not less than 7 business days written notice before any withdrawal. Interest is calculated by the daily balance method. Interest is compounded and credited monthly. Statements are generated monthly. Fees may reduce earnings. \$20.00 fee for early closing within 90 days.

### **Christmas Club Account**

Set aside funds for your holiday needs. Pays at a higher interest rate than our other savings plans. A \$10 minimum initial deposit and \$10 minimum daily balance must be maintained each day to obtain disclosed Annual Percentage Yield. By November 15<sup>th</sup> of each year, you will receive a check for the balance of the account. A \$10 service charge per withdrawal will be assessed if withdrawal made before November 10<sup>th</sup>. We reserve the right to at any time require not less than 7 business days written notice before any withdrawal. Interest is calculated by the daily balance method. Interest compounded daily and credited monthly. Statements are generated quarterly. Fees may reduce earnings. Limit of six withdrawals or transfers from your account by means of a preauthorized or automatic transfer, or telephone agreement or instruction or by check, draft, debit card or similar order to a third party.

### **Certificate of Deposit**

Open a certificate of deposit for as little as \$500. Our CD's have fixed rates with terms from 3 months to 48 months. Ask our customer service representatives about our current rate specials. Penalty may be imposed for early withdrawal.

### **Education Certificate**

Save for a child's education. This is a variable rate certificate that can be opened for as little as \$25. Add to it at any time during the term of the certificate with minimum deposits of \$25, except for the last seven days before maturity. Interest is

calculated by the daily balance method. This renewable CD has a maturity of five years, with interest compounded and credited quarterly. The Education Certificate can be cashed without penalty once the child reaches the age of 18. Penalty may be imposed for earlier withdrawal.

### **Individual Retirement Account (IRA)**

Will Social Security benefits be enough when you want to retire? Our IRA's have no start-up fees and no annual maintenance fees. Ask customer service about our Traditional and Roth IRA's.

### **Temporary Statement**

If you would like to speak to any of our friendly customer service people during regular banking hours, you can call 748-2233 or toll free 1-877-684-2233.

## Card Services

**Union State Bank offers the following cards:**

- MasterCard ATM Cards
- MasterCard Debit Cards
- e!an VISA Credit Cards

### **Lost or Stolen Cards**

If your card is lost or stolen you need to immediately call one of the following numbers:

**MasterCard Debit or ATM Cards:**

During regular banking hours: 1-877-684-2233  
1-701-748-2233  
After business hours: 1-866-546-8273

**Visa Credit Cards:**  
Not FDIC Insured

1-800-558-3424

01/27/2023