

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 complete a [Bill Payment Application](#) and 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 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 & ATM

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
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 Free 1-877-684-2233

Are not insured by the FDIC; are not deposits; and may lose value

Stroup Insurance
Hazen 701-748-3217
Stroup Insurance
Beulah 701-873-4217
Stroup Insurance
Toll Free 1-800-450-3217
Graney Financial - Hazen 701-748-3200
Graney 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
- \$500 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
- \$500 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 basic 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.

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 15th 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 10th. 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.

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 (701) 748-2233 or toll free 1-877-684-2233.

Card Services

Union State Bank offers the following cards:

- MasterCard ATM Cards
- MasterCard Debit Cards
- élan 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: 1-800-558-3424
Not FDIC Insured

08/23/24