

Bank of Mauston Mission Statement...

- ◆ To provide excellent, friendly, full bank services to its customers.
- ◆ To respond to the financial needs of the community.
- ◆ To preserve the integrity and safety of the bank's deposits and capital.
- ◆ To provide a high level of earnings for stockholders.
- ◆ To provide recognition, rewards, and development for staff.

“Helping Our Community Grow”

503 State Hwy 82
P.O. Box 226
Mauston, WI 53948

Phone: 608-847-6200
Fax: 608-847-5372

24-Hour Phone Banking: 608-847-3282

Five Convenient Locations To Serve You...

Main Office—Mauston
847-6200

Downtown Mauston
847-6200

Lyndon Station
666-2411

New Lisbon
562-6200

Wisconsin Dells
253-7030

Business Checking



“Helping Our Community Grow”

Business Checking Benefits Available On All Accounts...

- Canceled checks returned to you
- Duplicate checks offered
- Convenient automatic payments of Bank of Mauston loans and other bill payments
- Overdraft protection from savings account to ensure positive balance
- Telephone transfers between your Bank of Mauston accounts

Competitive Fee Schedule That Keeps Our Accounts Affordable...

Monthly Account Fee	\$5.00
Returned Checks	5.00
Ledger Entries - Credits	.25
Ledger Entries - Debits	.10
Items Deposited: Drawn on Bank of Mauston	.02
Items Deposited: Drawn on Local Banks	.04
Items Deposited: Drawn on Non-Local Banks	.05
Rolled Coin (per roll)	.05
Currency Straps (per strap)	.35



Business Checking Account Analysis Method...

The Bank of Mauston utilizes an *Account Analysis Method* to track activity in business checking accounts to ensure fair assessment of charges. The method begins by taking your average available balance for the month, which is the average balance less any funds that have not yet been collected, minus a 10% legal reserve rate (which is the cash or cash equivalents that the government requires banks to keep on hand to remain liquid). The result of this calculation gives us the **Balance Available For Services**. The following example shows how this *Method* works:

An Account Statement May Show:

Average Balance	25,050.48
Less Average Uncollected Funds	14,656.76
Average Available Balance	10,393.72
Less Legal Reserve (10%)	1,039.37
Balance Available For Services	9,354.35

Your **Balance Available For Services** will accrue an **Earnings Credit** at the 90-Day T-Bill rate (set at the first of the month) which will be applied to offset monthly charges. So, if your **Earnings Credit** allowance was \$12.91 for the month and the actual cost of your account activity (debits, credits, deposits, coin purchases, and analysis charge) for the month was \$31.19, your account maintenance fee would be \$18.28.

To minimize or avoid a maintenance charge on your account, you are encouraged to maintain a high enough collected balance to offset the analysis charge.

Bank of Mauston's NOW Account

The NOW Account is designed for Sole Proprietors, Non-Profit Organizations, and Municipalities. This account provides the same benefits of the regular business checking, including the **Earnings Credit**, and the account accrues interest!

For an overview of all of our bank products, visit our website at:
www.bankofmauston.com

Bank of Mauston, *Helping Our Community Grow*, Member FDIC and Equal Housing Lender.