

# HEALTH SAVINGS ACCOUNTS

## Shaded Areas Indicate Changes

<b>Minimum Balance</b> Required to Open Account	\$50.00
<b>Minimum Balance</b> Required to Avoid Service Charges	\$250.00
<b>Service Charge</b> (Charged if Minimum Balance is not Maintained)	\$7.00 Monthly Maintenance Fee
<b>Interest</b> (Calculation Based on a 365/366 Day Year)	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). <b>**See disclosures.</b>
<b>Special Features</b>	--Write all the checks you want and never incur a per item charge. --Free Internet Banking --Free Online Check Images --Free Telephone Banking

### **\*\*DISCLOSURES APPLY TO ALL CONSUMER CHECKING PLANS THAT EARN INTEREST:**

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded and credited to your account monthly.
- If you close your account before interest is credited you will receive the accrued interest.



**JACKSON COUNTY BANK**

8 Main St., P.O. Box 490

Black River Falls, WI 54615-0490

(715) 284-5341

[jacksoncountybank.com](http://jacksoncountybank.com)



Supplement 01/01/08



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MEMBER  
**FDIC**

**Black River Falls (715) 284-5341**  
**Motor Bank (715) 284-3560**  
**Alma Center (715) 964-2311**  
**Hixton (715) 963-2411**  
**Merrillan (715) 333-5201**  
**Taylor (715) 662-2511**

## Locations and Hours

### MAIN OFFICE

*8 Main St., Black River Falls*

DAYS	LOBBY	DRIVE-UP
MON-FRI	9 am - 5 pm	7:30 am - 5:30 pm
SATURDAY	8:30 am - Noon	7:30 am - Noon

### MOTOR BANK

*Hwy 54 East, Black River Falls*

DAYS	LOBBY	DRIVE-UP
MON-FRI	9 am - 5 pm	7:30 am - 7 pm
SATURDAY	9 am - 1 pm	7:30 am - 1 pm

### BRANCHES

*Alma Center/Hixton/Merrillan/Taylor*

MON-THU	9 am - 12:30 pm 1 pm - 2:30 pm (Closed 12:30 - 1:00 pm)
FRIDAY	9 am - 12:30 pm 1 pm - 2:30 pm 3 pm - 6 pm (Closed 12:30 - 1 pm and 2:30 - 3 pm)