

an account worth  
**SWITCHING FOR**

**+\$100**  
cash bonus\*\*

**3.05%** APY\*

On Your Checking Balance

**NO MINIMUM**  
balance  
requirement

**NO MONTHLY**  
service fee

  
**FRONTIERBANK**

Member FDIC 



**AUTOMATIC  
REFUNDS**

on ATM fees nationwide\*

free  
**ONLINE AND MOBILE**  
banking



# An Account Worth Switching For

Aug 22- Sep 30, 2016

KASASA CASH

3.05%  
APY

On Your Checking  
Balance

NO MONTHLY  
service fee

**AUTOMATIC  
REFUNDS**  
on ATM fees  
nationwide\*

\*APY=Annual Percentage Yield. APY accurate as of 8/15/2016. Rate are subject to change. Minimum amount to open account is \$50. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 (up to \$4.99 per single transaction). ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher; (2) balances up to \$20,000 receive APY of 3.05%; and (3) balances over \$20,000 earn 0.25% interest rate on the portion of balance over \$20,000 resulting in 3.05% - 0.72% APY depending on the balance (calculation based on \$120,000 balance). To qualify each monthly qualification cycle, you must (1) have at least 12 debit card transactions that post and settle; (2) have at least one automatic payment (ACH) or direct deposit post and settle; (3) be enrolled and receive e-statement. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to and settle to the account. ATM-processed transactions, transfers between accounts and debit card purchases processed by merchants and received by our bank as ATM transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Limit one account per social security number. Account approval requirements apply. Contact a Frontier Bank customer service representative for additional information.

\*\*To receive the \$100 bonus, you must be 18 years of age or older. \$50 minimum deposit is required to open the account and to obtain the bonus. If qualifications are met (have at least 12 debit card transactions that post and settle; have at least one automatic payment [ACH] or direct deposit post and settle; be enrolled and receive e-statement) within the first 60 days of account opening, the \$100 account opening bonus will be deposited into your new Kasasa checking account within 70 days after the account is opened. The bonus is considered interest. If your Kasasa account is closed within 90 days of account opening, Frontier Bank may deduct the account opening bonus at closing. Limit 1 Kasasa bonus per account per calendar year. This bonus offer is not valid for switching from a current Frontier Bank account to a new Kasasa account. Promotion Period: Open a new Kasasa Cash checking account during the period August 22 – September 30, 2016.



IOWA BRANCH LOCATIONS:

301 1st Avenue | Rock Rapids, IA | 712.472.2537  
323 Main Street | Little Rock, IA | 712.479.2286  
210 E Dakota Avenue | George, IA | 712.475.3000

TWO SIOUX FALLS LOCATIONS:

101 S Phillips Avenue | Sioux Falls, SD | 605.332.3832  
3501 W 57th Street | Sioux Falls, SD | 605.331.2889

[Frontierbk.com/personal/checking](http://Frontierbk.com/personal/checking)