

CardValet®

CardValet is a mobile app that lets you protect your Frandsen check card against fraud and theft by receiving real-time alerts to ensure your card is used only by you.



Apple



Android



RECEIVE REAL-TIME ALERTS

Keep informed when your cards are used



ESTABLISH CONTROLS

Set dollar amount limits, geographic locations, and more



MANAGE YOUR CARDS

Prevent unauthorized use by turning cards off when not in use and turning them back on when ready to use



CHECK ACCOUNT BALANCES

Check account balances or review recent card transactions

NEW

BANK

INTRODUCING OUR NEW **MONEYPASS®** ATM NETWORK, WITH ACCESS TO OVER

28,000 ATMS IN THE UNITED STATES



AVAILABLE FEBRUARY

2018

TO ALL FRANSEN CHECK & ATM CARD HOLDERS

NOW—EVEN MORE SURCHARGE-FREE ATMS!



Apple



Android

Find ATMs anywhere with the MoneyPass® mobile app, or visit the online ATM locator at moneypass.com

The MoneyPass® network replaces the InBalance® Alliance ATM network and the Surcharge Rebate Program, both of which will be retired on March 1, 2018.

FRANSEN BANK & TRUST

116 CENTRAL STREET WEST
LONSDALE, MINNESOTA 55046

FRANSEN BANK IS GROWING

SEE WHAT'S HAPPENING MARCH 1

FRANSEN BANK

SEE WHAT'S COMING

MARCH 1



FRANSEN BANK & TRUST

FRANSEN BANK & TRUST
FRANSEN BANK .COM | MEMBER FDIC

WE'RE PROTECTING YOUR IDENTITY IN TODAY'S CONNECTED WORLD



We know that fraud and identity theft happen, and we want to provide you solutions to help prevent attacks on your identity and help resolve it if it does happen to you. Whether or not you use the internet or a smartphone, your identity is online in many forms. We have partnered with EZShield® to provide a full range of identity-protection services.

FREE WITH ANY FRANDSEN BANK CHECKING ACCOUNT

EZShield ID Restoration

Personal checking account customers will be automatically enrolled in EZShield ID Restoration on March 1, 2018 (no additional sign-up required). If you become a victim of identity theft because of a lost or stolen wallet, breached data, or fraud, we will connect you with an EZShield certified Resolution Specialist. Your specialist will use EZShield's End2End Defense® process to assist you in restoring your identity.

Important: EZShield replaces our Bridge Benefits™ product. All Bridge Benefits memberships will be discontinued on March 1, 2018. This includes CyberScout® Identity Theft Resolution, Accident Insurance with Travel Assistance, and access to the Living Family Journal software. Services will continue with CyberScout if you currently have monitoring or a case in process. For those currently enrolled in LifeLock®, your membership is directly with LifeLock, which you may continue under their terms and pricing.

UPGRADE 1 ONLY

\$4 PER MONTH PER-CUSTOMER

Requires online enrollment to receive email and phone alerts.

ENROLL

at: <https://frandsenbank.ezshield.com> Enter code: **EZSFRAND01**

UPGRADE 2 ADD

\$3 PER MONTH PER-CUSTOMER

Requires enrollment in EZShield ID Protect, and one-time verification of your identity.

EZShield ID Protect

Online Identify Vault™ provides encrypted storage for personal information, documents, and images.

Password Manager with encrypted password storage and generator tool.

Internet monitoring keeps tabs on your vault-stored information that travels the web daily, and notifies you if it's been compromised on the online black market.

EZShield Credit Monitoring

Credit Monitoring alerts you to any changes to your Experian credit file so you can discover identity crime quicker.

Credit tips and additional FAQ resources included to provide insight on factors that may impact your credit score.

Receive prompt email and phone notifications when activity is found.

FRANDSEN



EXCITING CHANGES TO YOUR ACCOUNT ON MARCH 1

Personal Checking Accounts

MY CHECKING

REPLACES FREE, CLASSIC, PREFERRED PLUS⁴, AND PLATINUM CHECKING⁵

No minimum balance	Access to MoneyPass surcharge-free ATM network ¹
Free CardValet	
Free EZShield Identity Restoration service	\$3.00 paper statement fee waived with an eStatement
	Does not earn interest

MY CHECKING PLUS

REPLACES CLASSIC PLUS CHECKING

INTEREST TIERS \$0.00.00 to \$999.99 \$1,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 or more	Access to MoneyPass surcharge-free ATM network ¹
Free CardValet	\$3.00 paper statement fee waived with an eStatement
Free EZShield Identity Restoration service	\$10.00 monthly maintenance fee waived with a \$10,000.00 deposit relationship or a \$25,000.00 deposit and loan relationship ²

GOLD STAR CHECKING

REPLACES PREFERRED PLUS⁴ AND PLATINUM CHECKING⁵ FOR PRIMARY ACCOUNT HOLDERS 55 OR OLDER

EARNs INTEREST ON BALANCES OF \$1,000.00 OR MORE	One free box of Frandsen Bank checks per year
Must be 55 or older	Access to MoneyPass surcharge-free ATM network ¹
No minimum balance	Cashier's checks, gift and travel cards available for a nominal fee
Free CardValet	\$3.00 paper statement fee waived with an eStatement or \$1,000.00 monthly average available balance
Free EZShield Identity Restoration service	
No-fee money orders	

ULTIMATE CHECKING

INTEREST TIERS \$0.00.00 to \$2,499.99 \$2,500.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or more	Access to MoneyPass surcharge-free ATM network ¹
No-fee money orders and cashier's checks	ATM withdrawal fee waived ¹
Balance transfer fees waived	One free box of Frandsen Bank checks per year
Free CardValet	Ready Reserve overdraft line of credit annual fee waived (subject to application and credit approval)
Free EZShield Identity Restoration service	Gift and travel cards available for a nominal fee
Free EZShield ID Protect (enrollment required)	\$25.00 monthly maintenance fee waived with a \$50,000.00 deposit relationship or a \$75,000.00 deposit and loan relationship ²

MONEY MARKET³

INTEREST TIERS \$0.00.00 to \$4,999.99 \$5,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or more	Access to MoneyPass surcharge-free ATM network ¹
Free CardValet	\$10.00 monthly maintenance fee if monthly average ledger balance falls below \$2,500.00
Free EZShield Identity Restoration service	

¹ A \$2.00 withdrawal fee will be assessed on all non-MoneyPass ATM withdrawals. In addition, non-MoneyPass ATM operators may assess a surcharge fee.

² The deposit relationship is the average statement cycle balance of this account, plus the combined total of the prior month's average balances of all other personal deposit accounts. The loan relationship is the combined total of outstanding personal loan balances on the account cycle date, excluding mortgages sold to investors.

³ Federal Regulation D limits certain types of withdrawals and transfers made to a combined total of six per calendar month. This includes checks or drafts to third parties, check card purchases, preauthorized withdrawals and automatic transfers, and transfers made by telephone, online or mobile banking, Bill Pay, and wire transfer. Money Market withdrawals and/or transfers exceeding six per calendar month will result in a \$3.00 excessive withdrawal fee per transaction.

⁴ Preferred Plus has been discontinued. No-fee and discounted Preferred Plus account features (Bridge Benefits, gift cards, checks, new loan rate and fee discounts) are not available with My Checking. Account owners 55 and greater please review Gold Star Checking account features.

⁵ Platinum Checking has been discontinued. No-fee and discounted Platinum account features (Bridge Benefits, checks, safe deposit box, money orders, cashier's checks, and gift and travel cards) are not available with My Checking. Account owners 55 and greater please review Gold Star Checking account features.

Personal Savings Accounts

MY SAVINGS³

REPLACES STATEMENT SAVINGS ACCOUNT

EARNs INTEREST ON ALL BALANCES

Access to MoneyPass surcharge-free ATM network¹
\$5.00 monthly maintenance fee if balance falls below \$200.00

PENNY'S SAVINGS CLUB^{3,1}

REPLACES STATEMENT SAVINGS & BASIC SAVINGS FOR PRIMARY ACCOUNT HOLDERS AGES 0-14

EARNs INTEREST ON ALL BALANCES

No minimum balance requirement
Visit your local Frandsen office for more details on local club activities that may include prizes, fun events and contests
Converts to Young Adult Savings Club account at age 15

HEALTH SAVINGS ACCOUNT

INTEREST TIERS \$0.00 to \$999.99 \$1,000.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 or more	Access to MoneyPass surcharge-free ATM network ¹
\$20.00 set-up fee	\$3.00 monthly maintenance fee if balance falls below \$500.00
Free CardValet	\$3.00 paper statement fee waived with an eStatement

YOUNG ADULT SAVINGS CLUB³

REPLACES STATEMENT SAVINGS & BASIC SAVINGS FOR PRIMARY ACCOUNT HOLDERS AGES 15-23

EARNs INTEREST ON ALL BALANCES

No minimum balance requirement
Earn a preferred interest rate on the first \$2,500.00 in your savings account when you establish a My Checking account—**contact your banker to start earning today!**
Access to MoneyPass surcharge-free ATM network¹
Financial education tools and events
Converts to a My Savings account at age 24

THRIFT ACCOUNT¹

REPLACES BASIC SAVINGS

Accounts with a 2017 average annual balance greater than \$500.00 will be converted to My Savings
Accounts with a 2017 average annual balance less than \$500.00 will remain in the Thrift Account
\$5.00 monthly maintenance fee if average balance falls below \$50.00
Does not earn interest

CONTACT YOUR BANKER TO REVIEW ACCOUNT OPTIONS