



I WANT:

A: CONVENIENT ACCESS

B: MOBILE LEADERSHIP

C: TO EARN MORE ON MY BALANCES



Investing in you.

*WE OFFER MORE THAN JUST BANKING SERVICES
WE SHARE OUR KNOWLEDGE TO HELP YOU BUILD
A STRONGER AND MORE PROFITABLE FUTURE.*

JOIN THE CROWD.

Flagship is not stuffy or exclusive; but thinks bright and hardworking ideas are boundless and members who work hard and play hard are worth investing in.

Call or stop in today to learn more about how Flagship can invest in you. You can also find information and current rates online at www.flagshipbanks.com



**Business
Banking**

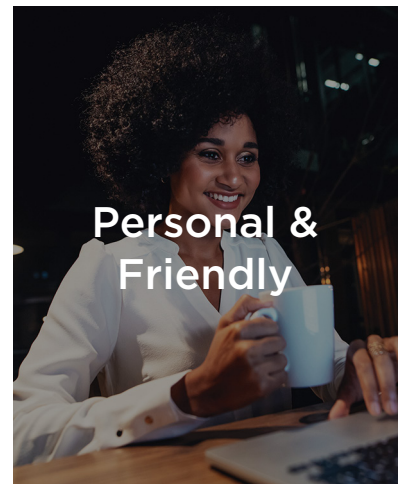


**Mobile
& Online
Banking**

Locations

We have six Twin Cities locations and we're on the MoneyPass network and that means surcharge free access to 33,000+ ATMs at banks, credit unions, gas stations, and many others nationwide.

www.flagshipbanks.com



**Personal &
Friendly**

**Eden Prairie
952.944.6050**

**North Oaks
651.653.0768**

**Isanti
763.444.5528**


**Ramsey
763.712.1277**

**Minnetonka
952.745.9440**


**Wayzata
952.473.1959**



Flagship Bank Checking Accounts

	Flagship Checking	Regular Checking	Interest Checking	Regatta Checking	Senior Checking
Qualifications					For those age 55 years or older
Minimum Daily Balance	No minimum balance requirement	\$250 minimum daily balance requirement	\$1,000 minimum daily balance requirement	\$5,000 minimum daily balance requirement	No minimum balance requirement
Monthly Service Charge	No monthly service charge	\$5 service charge per month and \$.25 per debit item if daily balance falls below \$250	\$10 service charge per month and \$.25 per debit item if daily balance falls below \$1,000	\$10 service charge per month if daily balance falls below \$5,000	No monthly service charge
Extra Features		<ul style="list-style-type: none"> Check images included in your bank statement 	<ul style="list-style-type: none"> Interest rate tiers Check images included in your bank statement 	<ul style="list-style-type: none"> Competitive interest rate Check images included in your bank statement Free basic checks 0.10% benefit on CD products 	<ul style="list-style-type: none"> Interest rate tiers Check images included with bank statement Free basic checks (one box per order)
Recommendations	<ul style="list-style-type: none"> Debit Card Credit Card Mobile Banking Online Banking Ready Reserve Credit Line Free Bill Payment 				

Flagship Bank Savings & Money Market Accounts

	Regular Savings	Money Market Savings	Super Kids Savings	Health Savings Account (HSA)
Qualifications			Minors	
Minimum Daily Balance	\$50 minimum daily balance requirement	\$1,000 minimum daily balance requirement	No minimum balance requirement	No minimum balance requirement
Monthly Service Charge	\$5 service charge per month if daily balance falls below \$50	\$10 service charge per month if daily balance falls below \$1,000		\$15 annual fee
Extra Features		<ul style="list-style-type: none"> Interest rate tiers 	<ul style="list-style-type: none"> Interest rate tiers 	<ul style="list-style-type: none"> Competitive interest rate
Recommendations	<ul style="list-style-type: none"> Credit Card Mobile Banking Online Banking 			

Federal Regulations Governing Savings and Money Market Transaction Limitations

During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized, automatic, telephone, internet banking transfer, mobile banking, or by check, draft, debit card or similar order. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the financial institution. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. Fees may reduce earnings. For more account information contact one of our Personal Bankers.