

## Banking & ATM Locations

### Main Bank

527 North Main Street  
Newton, KS 67114

**Monday—Friday**

9:00 a.m. — 4:00 p.m.

### Motor Bank Drive-Thru

116 West 5th Street  
Newton, KS 67114

**Monday—Friday**

8:00 a.m.—6:00 p.m.

**Saturday** 9:00 a.m.—noon

### Presbyterian Manor Branch

1200 East 7th Street  
Newton, KS 67114

**Monday—Friday**

2:00 p.m.—4:00 p.m.

### Washington Road Branch

1212 Washington Road  
Newton, KS 67114

**Monday—Friday**

Lobby: 9:00 a.m.—7:00 p.m.

Drive Up: 7:30 a.m.—7:00 p.m.

**Saturday**

Lobby: 8:00 a.m.—1:00 p.m.

Drive Up: 8:00 a.m.—1:00 p.m.

### North Newton Branch

2501 North Main Street  
North Newton, KS 67117

**Monday—Friday**

9:00 a.m.—1:00 p.m.

### Kidron Bethel Branch

3001 Ivy Drive  
North Newton, KS 67117

**Monday—Friday**

2:00 p.m.—4:00 p.m.

### ATM Locations

- 116 West 5th St.
- 1212 Washington Rd.
- 214 East 12th St.
- 2501 North Main, N. Newton
- 209 S Old Hwy 81, Hesston

**Telephone: 316-283-1700**

**Fax: 316-283-3813**

**E-mail: [Info@MidlandNB.com](mailto:Info@MidlandNB.com)**

**Online at [www.MidlandNB.com](http://www.MidlandNB.com)**

# Savings Account Options



## Midland National Bank ATM Cards

Midland's ATM cards are available on all savings accounts.

- No Fee when used at a Midland ATM
- \$1.00\* fee when used at a non-Midland ATM
- "3 for Free" Receive up to 3 fee refunds per month when using a non-Midland ATM outside Newton's city limits. Bring your ATM receipt in within 30 days for your refund.

\*When using a non-Midland ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

Member  
**FDIC**

### Important information about procedures for opening a new account.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.



*Passbook Savings,  
Health Savings &  
Money Market*

## Save time and money with Midland's Electronic Banking Services!

### Passbook Savings & Money Market

#### Money Market

##### No Monthly Service Fee

- Interest bearing—tiered rate based on average balance
- \$1,000 minimum opening balance required
- Limited to 6 checks per month

#### Regular Savings

##### No Service Fee for a monthly balance of \$50 or more

- Only \$50 to open
- Interest bearing account
- Six withdrawals allowed per month at no charge. For each withdrawal after the first six, \$1.00 fee will be assessed
- Should balance fall below \$50 a \$1.00 fee will be assessed for the month
- Minimum balance fee is waived for account owners through the age of 18 years

#### Christmas Club

##### No Monthly Service Fee

- Interest bearing account
- Christmas Club checks issued to account holders at the end of October each year

### Health Savings Accounts

#### What is an HSA?

A Health Savings Account, or HSA, is a tax-exempt account with a financial institution in which funds accumulate to pay for medical expenses.

Health Savings Accounts will change the way millions meet their health care needs because they are designed to help individuals save for qualified medical and retiree health expenses on a tax-advantaged basis.

Any adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA.

Funds distributed from the HSA are not taxed if they are used to pay qualified medical expenses. Unlike amounts in Flexible Spending Arrangements that are forfeited if not used by the end of the year, unused funds remain available for use in later years.

#### Tax Advantages

Midland National Bank's Health Savings Accounts offer a variety of tax benefits:

- Funds grow on a tax-deferred basis, and if the funds are used for an eligible medical expense, the funds are tax-free
- Contributions are 100% tax-deductible
- Funds roll over from year to year. Any funds used after age 65 may be used tax-free for eligible medical expenses
- Funds used for any other reason will be taxed according to your normal tax rate

**Visit with a Customer Service Representative for more information!**

### GO GREEN WITH E-STATEMENTS!

When you sign up to receive your checking and savings statements via eStatement, you'll be doing your part in the green effort to help the environment. eStatements are electronic copies of your account statements that you can view, save and print. eStatements are available sooner than paper statements and are archived for more than 12 months. You will receive your eStatements via email as a password-protected PDF attachment.

### ONLINE BANKING

Midland's online banking is a secure and convenient service you can use to manage your accounts 24 hours a day from anywhere. Check your balances, transfer funds, pay bills, make loan payments, set account alerts and much more. Tell a Customer Service Representative that you would like to enroll in online banking, or sign up online on our website at [www.midlandnb.com](http://www.midlandnb.com).

### MOBILE MONEY

Always on the go? Midland's *Mobile Money* may be just what you need to manage your money. Using your mobile device with internet access, you can check balances, transfers funds, make loan payments, pay bills, and receive account alerts...all while you are on the go. Ask a Customer Service Representative for more information about Midland's Mobile Banking or find out more on our website.

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The daily balance method is used to calculate interest on all interest bearing accounts.

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