

TESTIMONIALS



"Starting a business in a small town can be a daunting task. You have to be willing to stick your neck out and have faith in your plan, your community and your bank. Opening Border Health & Fitness was a huge step in our lives and one that wouldn't have been possible without Choice Financial standing behind us and willing to take the risk right along with us. They believed in us and our plan enough to help us make our dream a reality. It's community banks like Choice that go the extra mile to make your efforts worth it and keep small towns alive and businesses open."

Dany and Hailey Moore
Border Health & Fitness - Walhalla, ND



"The staff at Choice Financial is always ready and willing to help: from answering questions about Online Banking or bringing us cappuccino and freshly-baked cookies, to the smiles on their faces and the pleasant greetings when we walk in the door or drive through the drive-up. As a business owner in this community, I am grateful to have Choice Financial in Grafton. They have helped make our banking experience effortless."

Dave and Kelly Moe
The Country Smokehouse - Grafton, ND

LOCATIONS



FARGO
4501 23rd Avenue South
Fargo, ND 58104
701.356.9700

GOODRICH
123 Clark Avenue
Goodrich, ND 58444
701.884.2429

GRAFTON
645 Hill Avenue
Grafton, ND 58237
701.352.0242

GRAND FORKS
1697 South 42nd Street
Grand Forks, ND 58201
701.746.6010

GRAND FORKS
4501 South Washington Street
Grand Forks, ND 58201
701.738.4300

LANGDON
210 Eighth Avenue
Langdon, ND 58249
701.256.2141

WEST FARGO
210 Sheyenne Street
West Fargo, ND 58078
701.277.9258

PETERSBURG
202 South 5th Street
Petersburg, ND 58272
701.345.8282

WALHALLA
407 12th Street
Walhalla, ND 58282
701.549.3761



Choice Partners Program

Helping you make the right financial choice today will make for a better tomorrow.



CHOICE FINANCIAL
BANKING | INSURANCE | INVESTMENTS



Choice Financial and your employer have teamed up to bring you the Choice Partners Program!

BENEFITS

Choice Financial created the **Choice Partners Program** to provide you with exclusive banking benefits designed with you in mind.

Because you are a valued associate, you can enjoy convenient access to our bank, along with money-saving benefits on our financial products and services.

Visit any of our locations to enroll in the Choice Partners Program and start getting benefits right away.



CHECKING DETAILS

Choice Partners Checking

- No minimum opening balance ^{1,3}
- No minimum balance requirement
- Earns interest ^{2,4,5}
- First order of checks free
- Free debit card ^{1,3}
 - Use your debit card for cash withdrawals at any ATM machine and up to \$20 in fees will be reimbursed per month ⁷
- Free e-Statements
 - Save yourself a monthly fee
 - Go green and do your part to help the environment
 - Save space—no need to file papers at your home or office
- Free Online Banking/Bill Pay
 - View real-time detailed information about your accounts
 - Set up automatic bill payments, schedule bills in advance and get e-mail reminders when a due date approaches
- Free Mobile Banking
 - Access and manage account information anytime, anywhere
- No fees on negotiable instruments (limited to two per day) ¹
- Free leather checkbook cover (\$10 value) ⁸



SAVINGS DETAILS

Choice Partners Savings

- Competitive interest rate ^{2,4}
- No service charge or monthly fall below fee ⁶
- Other benefits
 - Start saving now for a financially sound future
 - Have piece of mind with a secure and stable account
 - Set up automatic transfers from your checking account to your savings account and see just how easy it is to save



Don't miss out on all of the unique opportunities available to you through the Choice Partners Program. Enroll today!

Notes

- 1 Certain restrictions apply.
- 2 Interest is compounded and credited monthly on checking accounts and quarterly on savings accounts.
- 3 Subject to credit approval.
- 4 Rates subject to change at any time.
- 5 Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example: checks).
- 6 Federal regulation allows no more than six pre-authorized transfers per month on any savings account.
- 7 You may be charged a foreign ATM fee. Choice Financial will automatically credit a maximum of \$20 in fees back to your account by the 15th day of the following month.
- 8 Subject to 1099 reporting.