

Whether you're saving for a big purchase, long-term financial planning, or just a rainy day, Iowa State Bank has the account to help you achieve your savings goals.

Y.E.S. Club

It's never too early to teach kids the importance of saving and responsibly managing your money. Iowa State Bank's Y.E.S. Club does just that.

All the benefits of our regular accounts, the Y.E.S. Club is one of the best ways to start your children down the path to financial responsibility.

Christmas Club

Every year Christmas seems to arrive earlier and earlier while gifts and decorations cost more and more. Saving for Christmas is made easy with Iowa State Bank's Christmas Club.

Simply add to your account throughout the year and watch your savings grow. Stop in and make a deposit at one of our offices or set up an automatic transfer from one of your other Iowa State Bank accounts. In November we deposit the funds into your designated account – with interest!

Vacation Club

If you're planning a summer getaway try Iowa State Bank's Vacation Club. It's exactly the same as our Christmas Club, with a June 1st payout.

	REGULAR SAVINGS	Y.E.S. CLUB SAVINGS	CHRISTMAS CLUB SAVINGS	VACATION CLUB SAVINGS
Minimum Opening Balance	None	None	None	None
Service Charges	<p>None if \$300 minimum monthly balance</p> <p>Minimum Balance Fee</p> <p>\$300+ Free</p> <p>\$100 - \$299 \$2.00/withdrawal if over 6/month</p> <p>Under \$100 \$2.00/withdrawal if over 6/month \$2.00/month</p> <p><small>Withdrawals include ATM withdrawals</small></p>	None	None	None
Additional Benefits	<p>Automatic transfer available</p> <p>No fees for children under 19 years of age, church accounts, service organizations, and non-profit groups</p>	<p>Automatic transfer available</p> <p>Accumulate credit toward free gifts by saving regularly</p> <p>For children age 14 or under</p> <p>Special membership functions</p>	Automatic transfer available	Automatic transfer available

For those who want a little nest egg.

For children under 14 years of age.

Set aside money for the holidays!

Save money for your dream vacation!