

## **Shelter Bank isn't your ordinary Bank!**

We not only offer a *variety of products and services*, we also offer *private, professional service* and *the option of working with someone you already know and trust ...your*

**Shelter Agent.**

## **Money Market Accounts and Certificates of Deposit**



1817 W. Broadway • Columbia, MO 65218-0001

SB-72.1



*Shelter Bank offers three convenient ways to open a deposit account!*

## **Money Market Accounts and Certificates of Deposit**

**Great rates ... no hassles!**

**1** Visit [www.shelterbank.com](http://www.shelterbank.com) and click on Open an Account

**2** Visit your local Shelter Insurance® Agent

**3** Call Shelter Bank at 1-800-251-7115

For rates and more information on all available consumer loans, commercial loans, mortgages, home equity loans, home equity lines of credit, certificates of deposit and money market accounts, call your Shelter Agent or visit [www.shelterbank.com](http://www.shelterbank.com).

**We'll make the decision easy!**

### **"A penny saved is a penny earned."**

If you have money that you can sock away, Shelter Bank's unique business operation makes it possible for you to earn amazing rates and make money on your money every single day!

Deciding where and how to invest your hard-earned savings can be confusing. Shelter Bank offers two different accounts for two different types of needs.

### **Certificates of Deposit**

If you have a time-specific savings need or a desire to diversify the overall risk in your investment portfolio, a Certificate of Deposit may be best. By choosing the amount and term, you select your guaranteed rate of interest. Be sure to take advantage of our Jumbo CD rates for account balances of \$95,000 or greater. Penalties apply for early withdrawal of principal.

### **Money Market Account**

Are you a person who prefers an account that draws interest, writes very few checks and looks for ways to avoid monthly service fees? If so, a Shelter Bank money market account may be just the thing for you! Earn a higher rate of interest than a regular savings account while enjoying the flexibility of limited check writing.

The account is "tier priced". That means the more you have on deposit, the more interest you earn. The account is totally liquid and may be accessed by check or wire transfer.

### **Need More Details?**

Both the Money Market Account and the Certificate of Deposit compound interest daily and are FDIC Insured up to \$250,000 per depositor. For specific details about our deposit accounts, including rates and minimum balances to open an account, contact your local Shelter Insurance® agent or visit our website at [www.shelterbank.com](http://www.shelterbank.com).

### **On-Line Services Available**

Apply on-line to open an account. Simply complete the application, authorize electronic funding of the account, and press the "Submit" button. That's all there is to it. Then use our website to make additional deposits, withdraw funds, or make changes to your account.

**Shelter Bank makes the process easy!**