

BANK HOURS

NORTHWOOD

900 CENTRAL AVENUE
NORTHWOOD, IA 50459
PHONE 641-324-1023

CENSUS TRACK 9901

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-FRIDAY
SATURDAY

8:30 A.M. TO 5:00 P.M.
CLOSED

MASON CITY EAST

451 SOUTH ILLINOIS
MASON CITY, IA 50401
PHONE 641-423-1432

CENSUS TRACK 9502

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-THURSDAY
FRIDAY

8:30 A.M. TO 4:00 P.M.
8:30 A.M. TO 5:00 P.M.

MASON CITY WEST

2650 4TH STREET S.W.
MASON CITY, IA 50401
PHONE 641-423-7638

CENSUS TRACK 9505

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-FRIDAY
SATURDAY

8:30 A.M. TO 5:00 P.M.
8:30 A.M. TO 12:00 P.M.

FOREST CITY

101 HIGHWAY 69 NORTH
FOREST CITY, IA 50436
PHONE 641-585-3247

CENSUS TRACK 6803

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-FRIDAY
SATURDAY

8:30 A.M. TO 5:00 P.M.
8:30 A.M. TO 12:00 P.M.

THOMPSON

11723 HIGHWAY 9
THOMPSON, IA 50478
PHONE 641-585-2275

CENSUS TRACK 6802

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-THURSDAY
FRIDAY

8:30 A.M. TO 4:30 P.M.
8:30 A.M. TO 5:00 P.M.

TITONKA

173 MAIN STREET NORTH
PO BOX 309
TITONKA, IA 50480
PHONE 515-928-2042

CENSUS TRACK 9502

LOBBY

MONDAY-THURSDAY
FRIDAY

9:00 A.M. TO 4:00 P.M.
9:00 A.M. TO 5:00 P.M.

DRIVE-UP BANKING

MONDAY-FRIDAY
SATURDAY

8:30 A.M. TO 5:00 P.M.
CLOSED

List of Branches and ATMs Opened or Closed

1999 – Mason City West Office opened

**2000 – New ATM at 2650 4th Street SW, Mason City, IA (west branch)
New ATM at Jo Stop I-35**

2001 – NONE

2002 – NONE

2003 – NONE

2004 – New ATM at 451 S. Illinois, Mason City, IA (east branch)

2005 – NONE

2006 - New ATM at 900 Central Avenue (Northwood branch)

2007 – New ATM at Jo Stop I-35

2008 – NONE

2009 – NONE

2010 – NONE

2011 – New ATM at West Branch (6634) 12/9/2011

2012 – New ATM at 2650 4th Street SW, Mason City, IA (west branch)

2013 – NONE

**2014 – New ATM at Jo Stop (SS16) 04/01/2014
New ATM at East Branch (6634) 05/06/2014**

2015 – NONE

2016 – NONE

**2017 – New ATM at 900 Central Ave (Northwood Branch) (6632)
09/06/17**

2018 – NONE

2019 – New ATM at 2650 4th Street SW, Mason City, IA (west branch)

2020 – NONE

2021 – Acquired ATM at 173 Main Street N, Titonka, IA

2021 - Acquired ATM at 11723 Highway 9, Thompson, IA

2021 - Acquired ATM at 101 Highway 69 N, Forest City, IA

2021 - Acquired ATM at HTM 11717 Highway 9, Thompson, IA

2021 - Acquired ATM at Waldorf College 106 S 6th St, Forest City, IA

2021 – Acquired Forest City branch 101 Highway 69 N, Forest City, IA

2021 – Acquired Thompson branch 11723 Highway 9, Thompson, IA

2021 – Acquired Titonka branch 173 Main Street N, Titonka, IA

**2021 – Removed ATM at Waldorf College 106 S 6th St, Forest City, IA
(August)**

2023 – New ATM at Jo Stop I-35

2023 – New ATM at Titonka Branch (September)



Checking Account Features



December 6, 2023

Account	Balance Requirements	Monthly Service Charge**	Special Features
NSB Classic Checking	\$100 minimum opening deposit	\$7.50 monthly fee for AD&D insurance	<ul style="list-style-type: none"> 4 free foreign ATM withdrawals per month Accidental death and dismemberment insurance Waived monthly fee with Social Security Deposits
NSB Classic Plus Checking	\$1,000 minimum opening deposit \$1,000 minimum daily balance	\$8.00 monthly service charge if minimum daily balance is not maintained	<ul style="list-style-type: none"> 4 free foreign ATM withdrawals per month 0.25% bonus on any new CD* Tiered interest rates on balances over \$1000
NSB Everyday Checking	\$100 minimum opening deposit	Monthly service charge based on average daily balance Overdrawn to \$499.99.....\$3.00 charge \$500 to \$999.99.....\$2.00 charge \$1,000 to \$1,499.99.....\$1.00 charge	Waived service charge for minors (until the age of 19) Must be enrolled in e-Statements
NSB Economizer Checking	\$100 minimum opening deposit	Monthly service charge based on average daily balance Overdrawn to \$499.99.....\$7.50 charge \$500 to \$999.99.....\$6.50 charge \$1,000 to \$1,499.99.....\$5.50 charge	Monthly statements mailed
NSB Health Savings Account	None	\$2.00 monthly service fee Debit Card available on all checking accounts. Initial and annual fee of \$18.00.	Must be enrolled in a high-deductible healthcare plan to be eligible Funds can be used on qualified healthcare expenses^ 2.00% interest rate 2.01% APY *Rates subject to change ^Consult your financial advisor ** All fees are subject to tax **



Deposit Account Features



Accounts	Balance to Open	Monthly Service Charge	Special Features
NSB Savings Account	\$25	\$2.63 if balance falls below \$200	<ul style="list-style-type: none"> \$1 service charge per debit over 6 per month Earns interest on balances over \$200 No monthly service charge if you are 18 or younger Interest compounded semi-annually
Horizon Savings Account	\$15,000	None	<ul style="list-style-type: none"> 6 withdrawals per month Interest rates are tiered \$4.15 service charge per debit over 6 per month Interest compounded quarterly
Investment Account	\$1,000	\$10.00 if balance falls below \$1,000	<ul style="list-style-type: none"> Interest rates are tiered Interest compounded quarterly \$4.15 service charge per debit over 6 per month
Certificate of Deposits	\$1,000	None	<ul style="list-style-type: none"> Terms 3-60 Months 10 Day Grace Period at Maturity Interest compounded or deposited into internal account Statement available with Online Banking
IRAs	\$1,000 for IRA CD \$100 for IRA Savings	None	<ul style="list-style-type: none"> No custodial fee No disbursement fee Rates are the same as the CDs Statement available with Online Banking

* All Accounts have access to Online Banking *

February 27, 2025



Business Account Features



Account	Monthly Maintenance Fee	Earnings Credit	Additional Details	Special Features
Business Checking	\$8.00	\$1.00 credit towards monthly service charge per \$500 collected balance (Over \$1,000)	\$0.15 per item over 100 total checks, deposits, and deposited items per month	Our most basic business checking; intended for businesses with low monthly activity
Commercial Analysis	\$9.00	Earnings credit based on investable balance	Rolled Coin.....\$0.06 Strapped Currency.....\$0.20 Credits.....\$0.08 Checks.....\$0.15 Debits.....\$0.05 Onus.....\$0.00 Transit.....\$0.075	Perfect for business accounts with high activity, this account offers the ability to offset activity charges by giving you an earnings credit
Business NOW Checking	\$10.00 fee if balance falls below \$1,000	No	\$0.15 per check over 35 monthly	Available to Sole Proprietors Also known as Doing Business As (DBA)
Organizational Checking	\$0.50 fee if balance falls below \$500 No monthly fee when signed up with Online Banking	No	\$0.15 per check over 35 monthly No monthly fee if balance is maintained at \$1,000 or more	Available to clubs and Non-profit organizations

**** All fees are subject to tax**

All Accounts have access to Online Banking

*Merchant Credit Card Services available, ask for details *

LIST OF BRANCHES, ADDRESSES AND GEOGRAPHIES
(INCLUDING LOCATION AND ATMs)

Main Office:

NSB Bank
2650 4th Street SW
Mason City, IA 50401
641-423-7638

Block Numbering Area 9502
Cerro Gordo County

Branch Office:

NSB Bank
451 S. Illinois Avenue
Mason City, IA 50401
641-423-1432

Block Numbering Area 9505
Cerro Gordo County

Branch Office:

NSB Bank
900 Central Avenue
Northwood, IA 50459
641-324-1023

Block Numbering Area 6901
Worth County

Branch Office:

NSB Bank
101 Highway 69 N
Forest City, IA 50436
641-585-3247

Block Numbering Area 6803,
2701, 2702, 2703
Winnebago & Hancock County

Branch Office:

NSB Bank
11723 Highway 9
Thompson, IA 50478
641-585-2275

Block Numbering Area 6801 & 6802
Winnebago County

Branch Office:

NSB Bank
173 Main Street North
Titonka, IA 50480
515-928-2142

Block Numbering Area 9501 & 9502
Kossuth County

Northwood ATM:

Located in Atrium (inside main entrance)
of NSB Bank
900 Central Avenue
Northwood, IA 50459

Block Numbering Area 6901

Mason City ATM:

Located in Drive-up at
the West office
2650 4th Street SW
Mason City, IA 50401

Block Numbering Area 9502
Cerro Gordo County

Mason City ATM: Located in the parking lot at the East office 451 S. Illinois Avenue Mason City, IA 50401	Block Numbering Area 9505 Cerro Gordo County
Northwood I-35/105 interchange Located inside between Jo Stop and Burger King 828 471st Street Northwood, IA 50459	Block Numbering Area 6902 Worth County
Forest City ATM: Located in the parking lot at the Forest City office 101 Highway 69 North Forest City, IA 50436	Block Numbering Area 6803
Thompson ATM: Located in Drive-Up the Thompson office 11723 Highway 9 Thompson, IA 50478	Block Numbering Area 6802
Titonka ATM: Located South of the Titonka office 173 Main Street North Titonka, IA 50480	Block Numbering Area 9502
Home Town Market ATM: Located inside store at Home Town Market 11717 Hwy 9 Thompson, IA 50478	Block Numbering Area 6802
Waldorf ATM: Located in the Campus Center at Waldorf College 106 S 6th St Forest City, IA 50436	Block Numbering Area 6803

Removed August 2021