



HARVEST BANK

Spring/Summer 2019

College is Pricey. Get Cash Back.

If you're headed off to college in the next few years, you'll soon learn first-hand that every penny counts.

And while learning about checking accounts isn't very exciting, making smart money decisions now could help you afford something later that is.

So here's the deal: Harvest Bank has a checking account that's not only free, **it refunds 3.00% of your debit card purchases every month (monthly reward limit is \$9*)**. It also refunds ATM withdrawal fees, nationwide (monthly reward limit is \$25).* It's called the Kasasa Cash Back® account.

Kasasa® accounts are all about empowering those who bank locally with valuable benefits. By doing so, your money is reinvested here, helping to strengthen your hometown — instead of disappearing into the hands of the MegaBanks and Credit Unions who don't have the same commitment to our local community.

At Harvest Bank, we want to reward you for making smart financial choices. So, in addition to cash rewards, we provide convenient money management tools that position you for success.

For example, our mobile and online banking tools make it easy to **take your Kasasa checking account with you** when it's time to spread those wings. You can access your balance history, make transfers, deposit checks and more.

Also, our online Bill Pay feature offers payment scheduling, easy record management, and greater security than paper billing. (As you can guess, paying your bills on-time is crucial to establish good credit!)

Even more, you'll earn your refund rewards on those debit card purchases, no matter what your balance is!

Get more info about our free Kasasa Cash Back checking account on our website, at HarvestBankMN.com.

TLDR ("Too Long, Didn't Read"): Kasasa Cash Back® is a free checking account with cash rewards*. (It's like getting paid 3.00% on debit card purchases.) No tricks, no funny business, no Megabank.

**Limits and qualifications apply including: receiving e-statements required; you must access Online Banking once during the monthly qualification cycle, and you must have 12 Point of Sale debit card transactions that post and settle during the monthly qualification cycle. Good news: if you don't qualify in a month, you'll automatically be reset to qualify the next month, without any penalties or fees!*

Mobile Deposit: secure, easy, and convenient with "Harvest Bank Mobile"



- Deposit checks remotely using your Android or Apple mobile device
- Take photos of the front and back of your check and submit. *It's that easy.*
- Get confirmation on your phone for each successful deposit.

Coming soon, Digital Wallet!

Available on:

Apple Pay, Samsung Pay, Google Pay

**Plan to run into us
on your summer route:**

Kimball

Customer appreciation cookout

Fri, June 14, 11am-2:30PM

Free brats, beverages

Free-will donations to FFA matched in aggregate by Harvest Bank (up to \$500)

St. Augusta

Community cookout

Fri, June 21, 11am-2:30PM

Free brats, beverages,

Accordion music by Sy Prom under the tent

Atwater

Atwater Festival Days, June 14-22

parade Sat, June 15, 2pm

More info: atwaterfestivaldays.com

Kandiyohi

KIDD, June 7th-8th

Parade is Sat June 8th, 11:30 AM

ffi: Kandiyohi-highlighter FB or Kandiyohi Men's Club FB page (or see our poster at the bank!)

Guess to win!



How much money does this coinage add up to? Images of the jar are visible on our website (harvestbankmn.com- click on the "news and events" section), and appears multiple times on Facebook (Search "Harvest Bank MN" on FB- and "like" us!). Submit your guess on either site. We will also display the jar at summer events; the winner will be identified after our St. Augusta cookout.

First person with closest guess gets \$100 cash and \$100 to his/her favorite charity - to be made on the Harvest Bank charitable giving site, harvestbankmn.com/give.

Did you see our "phish-ing story" on FB? Search "Harvest Bank MN" and read our Senior Fraud prevention tips, too!

Avoid the Hook

Check it out.

- Look up the website or phone number for the company or person who's contacting you.
- Call that company or person directly. Use a number you know to be correct, not the number in the email or text.
- Tell them about the message you got.

Protect yourself.

- Keep your computer security up to date and back up your data often.
- Consider multi-factor authentication — a second step to verify who you are, like a text with a code — for accounts that support it.
- Change any compromised passwords right away and don't use them for any other accounts.

ABA FOUNDATION

