USERNAME: User ID

LOGIN

Sign up for Internet Banking

Personal Savings

Be prepared for all of life's predictable and unpredictable challenges with a Highlands State Bank savings account.

Whether you're saving for a new car or home, want to teach your children responsible savings, or setting aside emergency funds—our competitive savings accounts make saving even easier.





Statement Savings

Vacation fund. College fund. Rainy-day fund. Our customers call their Statement Savings Accounts all kinds of names, but they all enjoy the same convenience and accessibility.

Account Highlights

- Earn interest on balances of \$1 or more
- No monthly service charge when you maintain a daily balance of \$100
- Up to 6 transfers per statement cycle
- Free Highlands State Bank ATM Card
- Free Online Banking

You may not make more than six withdrawals or transfers to another account of yours, or to a third party, by means of a preauthorized or automatic transfer, telephone, online banking, check, debit card or similar order during any statement cycle. A \$10 per transaction charge applies for withdrawals in excess of six per statement cycle. Accounts with repeated excessive withdrawals are subject to closure. If your balance falls below \$100, a \$4 service charge will apply for that statement cycle.



Offered at all our branch locations, our secure containers are guaranteed to keep your cherished items safe from theft, fire, flood and other uncontrollable





Kids Savings

What better way to teach your kids about responsible saving than with their own Highlands State Bank savings account? We believe in its value so much, we'll match your opening deposit up to \$25.

Account Highlights

- No monthly maintenance fees
- Open your child's account with as little as \$.01
- We'll match your opening deposit up to \$25 at account opening. That's it, it's yours to keep.

You may not make more than six withdrawals or transfers to another account of yours, or to a third party, by means of a preauthorized or automatic transfer, telephone, online banking, check, debit card or similar order during any statement

cycle. A \$10 per transaction charge applies for withdrawals in excess of six per statement cycle. Accounts with repeated excessive withdrawals are subject to closure.



Money Market Account

For savers who want a higher rate of interest while keeping their funds available.

Account Highlights



Prime Interest Money Market Account (PIMMA)

As the Prime Rate continues to climb, the interest rate on your Highlands State Bank Prime Interest Money Market Account increases automatically.

Account Highlights

BUSINESS BANKING

Free Business Checking Interest Bearing Accounts Personal Checking Business Loans Merchant Services Remote Deposit Capture Personal Loans

PERSONAL BANKING

Personal Savings Certificate of Deposits PRODUCTS AND SERVICES

Free Online Banking Mobile Banking eStatements Merchant Services MoneyPass® Remote Deposit Capture Safe Deposit Boxes Surchage Free ATM's

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