

Levo.org



MEMBER RESOURCE

GUIDE



Forward Together ▶▶▶▶

Welcome to

LeVO

Credit Union





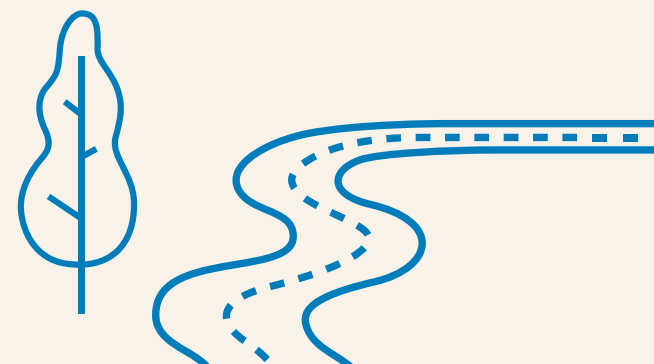
Welcome to Levo, Heritage!

It is our privilege to bring you on board as part of the Levo family. Here, you are a member-owner, not just a customer. Levo prides itself on being a community-focused, members-first institution and we are ecstatic you are coming along for the ride!

Helping people live better... that's what we aim to do, each and every day. Same Singing Hills location - same friendly faces.

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All Locations: 605.334.2471
800.568.5711
Anytime Teller Phone: 605.334.5422

levo.org

A Letter From Our President & CEO



Welcome to Levo Credit Union! We are enthusiastic about furthering Levo's commitment to the Midwest and expanding our reach to members like you. You are now a part of a credit union that is more interested in providing for its people and giving back than making a quick buck. We are member-owned with a vision to improve the financial wellbeing of our members and community.

As a member of Levo, you will have access to seven branch locations, a nationwide ATM network with more

than 88,000 ATMs, and a wider variety of products and services to choose from. We are currently more than 35,000 members strong and have served since 1934. We hope to continue growing and reaching out to more wonderful people in the future!

Keep in mind that as a not-for-profit credit union, we encourage you to compare our low rates and fees when you need a financial service. We are thrilled to help boost your financial game!

This information packet is designed to give you valuable information about the Heritage conversion and what Levo has to offer. You can always check out our website www.levo.org or call 605-334-2471 with any questions, and our staff will be sure to help you.

Thank you for this fantastic opportunity to give you the tools you need to manage your finances. We look forward to serving you!

A handwritten signature in blue ink, reading "Fran Sommerfeld". The signature is fluid and cursive.

Fran Sommerfeld
President/CEO
Levo Credit Union



Levo Definition

To raise or lift up.



Levo was inspired to capture the confident and empowering energy that a person receives from making decisions for their own financial futures. Levo is an expression of the uplift you get from working with a financial institution that understands your way of life, dedicates service in a wholly localized way, and strives to help you live better. All of this goes hand in hand with the Levo tagline—Forward Together—a perfect summation of what it means to be a part of a credit union. We feel it is a word that describes our vision, mission, and values as well as the member experience.



Our Promise



As a member-owner of Levo, you'll get helpful advice and friendly service from a team who treats you like a real person and who cares enough to go the extra mile. You'll also enjoy great rates, low fees, and technology that makes it easy for you to reach your financial goals.



You're joining a credit union with a deep commitment to community service. If you have a cause you're passionate about, you can ask Levo to support it! Last year we helped over 90 causes and donated \$99,000. Requests for donations and volunteers can be made at levo.org/foundation.

Conversion Information Center

Before We Begin

The information in this pamphlet is accurate as of the date of publication, but please be aware things may be subject to change. We will do our best to communicate with you if this does happen. Please contact your branch to make sure your email address is up to date since we communicate with our members via email, especially about urgent matters. For up to date info, visit: www.levo.org/heritage.

Here's what to expect:

Direct Deposit, Checks, and Automatic Payments

Following account conversion, you will need to contact any business to which you provided your account information for ACH payments or deposits and provide your updated routing and account number.

Levo Routing Number: 291479974

NOTE: Checking Account members will be receiving checks in the next week or so. Please make a note of your new 13-digit checking account number, which will be on the bottom of your checks. This number will be needed to change your account information for ACH payments or deposits.

While Heritage Bank checks will be accepted and processed as normal until account conversion, you will be provided free Levo consumer checks prior to the change. Levo checks should be used after the official switch to make sure they clear. New debit cards will be sent to replace Heritage Bank-branded debit cards and business debit cards. Those with consumer debit cards can choose their own PIN when activating the card.

Loans

We expect your existing consumer loans to transfer to Levo with the same terms. If a change to any loan is necessary, we will contact you to discuss all available options. You will continue to make loan payments to Heritage Bank until the switch. Following the change, you will make loan payments to Levo, which can either be made online through your banking portal, through mail in check, bill pay, branch visit, or ITM transaction.

Accounts

The first statement will serve as a reference to verify balances by matching it to your former Heritage Bank statement. All certificate products will retain their structure and term when converted. Any previously designated beneficiaries will follow the account when integrated with Levo's system.



Insurance Coverage

To calculate your coverage based on a specific situation, you can follow this link to the NCUA insurance estimator. <https://mycreditunion.gov/insurance-estimator>

Account Conversion Day (When You Become a Levo Member)!

Account conversion is planned for the weekend of January 17th, 2025. While access to some services may transition at different intervals leading up to and during the account conversion, our hope is that there should be little impact on your ability to use your account. *Before conversion day, please download or print your 2024 Heritage account records for tax purposes.*

You will be able to use ITMs at Heritage's ITM locations with your current debit cards until January 17. Due to the ITM conversion process, the Heritage ITM will be unavailable for use between January 17 and January 22 and will resume function the following day. All direct deposits, automatic withdrawals, transfers, or transactions will continue to process and post to your account until the acquisition date. Heritage Bank deposit and loan products will be combined into Levo's records for accounting purposes. Any immediate changes to account naming, structures, or fees will be communicated to you in advance via email.

We offer products and services similar to those offered by Heritage and will convert existing accounts to our closest product or service.

Action Steps

Digital banking services will be available at www.levo.org soon after account conversion.



We will be sending you your new member/account number and member card in the mail. Keep an eye out for this mailer as it will help you complete these important action steps when you receive it.

ACTION 1 - TODAY

Prior to conversion, we recommend downloading six months' worth of statements for your tax records.



ACTION 2

You'll receive your new member/account number and member card in the mail soon. Write the # on your card and keep it safe until you memorize it.



ACTION 3

Download the Levo app from the QR codes provided in the mailer.



ACTION 4

You'll create your online banking account by registering at www.levo.org after conversion.

ACTION 5

Visit our "Welcome Heritage" page for more info at: www.levo.org/heritage

ACTION 6

Stop in a branch by January 31st with your driver's license and to sign a few documents for improved security.

Complete all the action steps, and you'll receive a free t-shirt.

① Why Levo?

The Levo promise is simple—we focus on financial empowerment, prosperity and simplicity.

We reside, work, worship, attend school or volunteer in one of our 29 counties along I-29 in South Dakota, North Dakota, Minnesota, and Iowa.

Relevant Financial Services.
Relationships Built on Trust. That's Levo.

Levo Membership

How does someone qualify to become a member? If someone or their immediate family member lives, works, worships, attends school, or volunteers in any of Levo's 29 counties, they are eligible for membership. Once you become a member, membership lasts a lifetime. You're a member automatically through this conversion!

As a member, you're an owner, which means we work for your financial goals and not for shareholders. It also means that you're joining a financial institution committed to improving not only your financial well-being, but also the well-being of your community in a variety of ways! We volunteer hundreds of hours each year for worthy causes. Additionally, Levo has donated over \$250,000 to worthy causes over the past four years through our Levo Cares Foundation.

No corporate bigwigs to answer to.
No focus on self-serving profits.

Big-City Convenience. Small-Town Values.

We treat you like a real person. We're community builders. But we also provide quality service and technology that make it easier for you to conduct your financial business.



What Drives Us? Members.

Because we're not focused on profits and we're member-owned, we are service-driven instead of profit-driven. And when we do profit? It goes right back to the members.



When it comes
to life, there's living...
and then there's
ALL-CAPS LIVING.

LeVO



Many financial tools... all in one place.



▶ Checking and Savings Accounts

Levo Credit Union prides itself on offering its valued members the free checking they deserve. Our checking accounts have no fees and cost nothing to open. They can be opened in branch or online, and members may have multiple. Membership requires a \$5 deposit in your savings where you earn dividends, the rate differing depending on the type of savings account opened.

▶ Paper Checks

Levo offers paper checks that can be ordered over the phone, online, or in person. Singles or duplicates are available, and you can choose between our Levo design or create your own. A box of 150 checks starts at the low price of \$14.99 and cost a little extra for personalization or additional boxes.

▶ Safe Deposit Boxes

We offer safe deposit boxes that can be rented. The rent price of safe deposit boxes may vary. All safe deposit boxes currently held by Heritage customers will be converted to the new pricing.

▶ Statements

We send out monthly statements to help you monitor your funds. Heritage Bank will send you your statement with your account history up to the conversion date. Post conversion, Levo will provide monthly consolidated statements. Commercial account statements will be sent at month end while consumer statements will be sent on the 15th of each month. NOTE: If you like paper statements we can continue to send those to you for a monthly cost of \$3; however, we encourage you to sign up for eStatements. It's free, makes banking more convenient, and improves account security.

Online/Mobile Banking

▶ Account Alerts

It's always nice to keep tabs on your accounts—even when you're not thinking about them. Set alerts for balances, transactions, overdrafts, and more.

▶ Bill Pay

There's one thing you do like clockwork every month—you pay the bills. Imagine if you could set them all on autopilot. Make one-time electronic payments to your payees or set up automatic, recurring payments. Rest easy that your payments will be made on time.

Online & mobile banking available Jan. 19.
www.levo.org/online-mobile-banking

▶ P2P

Pay. Get Paid. Shop. Share. P2P (person-to-person) is a digital wallet that makes transferring money easier for everyone. It's a fast and safe way to pay and get paid.

▶ Member-To-Member Transfers

Splitting tabs and bills with friends and family has never been more convenient. Our Member-To-Member Transfer will allow you to transfer funds to another member securely with a few clicks on your device.

▶ Picture Pay

This payment feature combines convenience with practicality. Snap a picture of your bill, pay, and go, leaving more time for what matters.

▶ eBills

Reduce clutter and increase convenience by receiving electronic versions of your bill directly to your online banking account. See how easy it is to manage your bills in the same place where you pay them.

▶ Vault

Keeping important things safe and secure is what we do, so why not important electronic files and documents as well? We've got you covered.

▶ Card Controls

Manage your debit and credit cards effortlessly with Levo's mobile banking app. Take control of card activation with a single touch where you can lock your card until you want to use it. Plus, set travel notifications like never before.

▶ Conversational Banking

Use our conversational banking tools to get help when you need it, how you need it. Choose between chatbots, live chat, or video chat options!

▶ EasyVest®

You deserve a quick, secure investment advisor platform with the institution you know and trust. With EasyVest® you can grow your wealth for generations.

▶ Enhanced Security

It can never hurt to have an extra level of security when it comes to your hard-earned money. Your online platform will now come with a personal identification image feature on login, in addition to security questions you can

select yourself. Additional authentication is available.

▶ eStatements

Bye-bye, paper waste and fees; hello, happy trees! Enjoy the benefits of convenience and security and the ability to check statement history in a matter of a few clicks! (Paper statements have a \$3 monthly fee.)

▶ Mobile Deposit

Skip the trip to Levo and save time with our mobile deposit tool for depositing checks!

▶ Mobile Wallet

Levo has Mobile Wallet! Use this convenient payment method instead of paying with cash or carrying physical debit or credit cards.

▶ Transfer Funds

Set up a one-time or recurring transfer between connected accounts, and your transfers will settle immediately. It's fast and convenient.

For links and to learn more, visit:
www.levo.org/online-mobile-banking



Consumer Loans

► Auto Loans

We offer fixed-rate loans, with a wide range of terms, hybrid auto loans and much more. Get pre-approved and know your budget before you buy. www.levo.org/auto-loans

► Construction Loans

Our lenders will help you find the most affordable way to build your dream home. No down payment, no payments during construction, terms up to 12 months, and quick and simple approvals. www.levo.org/construction-loans

► Credit Cards

Levo has three different types of Visa credit cards at your disposal. The Better Rate card has minimal interest and an interest-free grace period if the purchases are paid in full by the due date. The Better Rewards card earns you up to 3% cash back on all purchases. The Secured credit card is meant for those who are starting to build or rebuilding their credit with a credit line tailored to your needs and a minimal upfront offsetting share deposit. www.levo.org/credit-card



► Home Loans

Our fixed-rate loans are offered in a variety of terms with lower fees. No mortgage insurance is needed if you have a 20% down payment or 20% equity in the home. You only need as little as 5% down (3% if first-time home buyer). Our local team features an underwriting pro who can make the qualification process smooth, simple and speedy. www.levo.org/home-loans

► Home Equity Loans

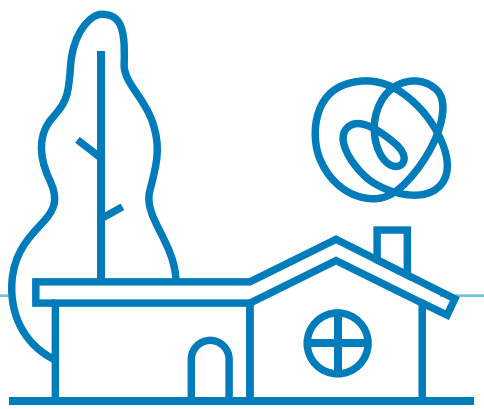
You've built equity in your home – so put your muscles to work and get up to 100% CLTV (Loan To Value) towards your loan. Use it for renovations, construction additions, emergency funds, consolidating debt, paying off higher interest debt, vehicle purchases or repairs, education, and more.

► Personal Loans

We offer loans with no collateral required, lines of credit up to \$100,000 depending on qualifications, low interest rates, and no setup or annual fees. You can choose from a line of credit or a fixed-rate term. www.levo.org/personal-loans

► Student Loans

Levo's student lending options offer competitive rates for good grades and usability on all qualified educational expenses, such as tuition, textbooks, room and board or computers. www.levo.org/student-loans



If you
worry
about
money



it doesn't
mean
you're
crazy,



it just
means
you're
human...



and we
like
working
with
humans.



LeVO
Credit Union

Business Products & Services

Term Loans

With our diverse range of funding options, you can find the perfect fit that aligns with your business goals and objectives. Loan amounts start as low as \$5,000 with variable or fixed interest rates, depending on your product, with fixed monthly payments. www.levo.org/business/term-loans

Lines of Credit

Experience the freedom of flexible purchasing power with our revolving credit option. Take only what you need and pay only for what you use. It's the perfect solution for short-term business funding needs and effectively managing your cash flow for a healthy financial future. www.levo.org/business/lines-of-credit

Commercial Real Estate

With a wide range of financial products available, you can easily find the perfect financing option for any commercial property you have in mind. www.levo.org/business/commercial-real-estate

- Construction loans available with interest-only payments during draw periods
- Variable or fixed interest rates
- Flexible payment terms with amortization options of up to 25 years
- Refinancing options to lower your mortgage payments
- Conventional or SBA financing
- Up to 80% financing available, depending on the financing options selected

Business Credit Card

The credit card designed to turn your everyday business expenses into ample rewards. Apply now and start earning. www.levo.org/business-credit-card



Cash Management / Payroll

By utilizing Levo's cash management service, your business can streamline its payroll process without the hassle of issuing individual employee checks. www.levo.org/cash-management

Merchant Deposit Capture

Make deposits electronically as commercial members can quickly deposit all their checks into one account with a desktop scanner – reducing the risk of check fraud and consolidate funds from various locations and visits to a branch.

Business Fee Schedule



Low Volume Checking	
Monthly Maintenance Fee	free
Electronic Items	
Paid-Regular ACH	30 free then \$.25 each
Incoming Credits ACH	10 free then \$.25 each
Incoming Debits	10 free then \$.25 each
Paper Items Fees	
Deposit Items - Foreign	\$.25 each
Deposit Items - Local	25 free, then \$.25 each
Deposit Items - On Us	25 free, then \$.25 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$15 per request
Paper Statement Mailed	\$3 per month
Earnings Credit	N/A
Business Debit Card	yes
Digital Banking App	yes
Cash Management Fee	optional
Cash Management Per File	optional
Merchant Capture	optional

High Volume Checking	
Monthly Maintenance Fee	\$15 (compensable)
Electronic Items	
Paid-Regular ACH	\$.17 each
Incoming Credits ACH	\$.17 each
Incoming Debits	\$.17 each
Paper Item Fees	
Deposit Items-Foreign	\$.17 each
Deposit Items-Local	\$.17 each
Deposit Items-On Us	\$.17 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$5 per request
Paper Statement Mailed	\$3 per month

Earnings Credit	CU determined monthly rate
Cash Management Fee	optional
Cash Management	optional (per item)
Cash Management	optional (per file)
Merchant Capture	optional

Community Org/NonProfit Free Checking	
Maintenance Fee	free
Electronic Items	
Aid-Regular ACH	30 free then \$.15 each
Incoming Credits ACH	10 free then \$.15 each
Incoming Debits	10 free then \$.15 each
Paper Item Fees	
Deposit Items - Foreign	\$.15 each
Deposit Items - Local	25 free, then \$.15 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$5 per request
Paper Statement Mailed	\$3 per month

Earnings Credit	N/A
Cash Management	optional (per file)
Merchant Capture	optional

Cash Management	
Maintenance Fee	\$25.00 monthly (not compensable)
ACH file fee	\$10.00 per file
Return of Unauthorized ACH	\$10.00 per item

Merchant Capture	
Maintenance Fee	\$25.00 monthly (not compensable)
Batch Submission Fee	\$10.00 per batch
Return of Unauthorized ACH	\$10.00 per item



Effective November 1, 2024
Subject to change without notice.



Services & Benefits

Are you ready to pay less and save more? We have services and solutions that make managing your money at your fingertips fast, convenient and reliable. Take charge of your future and bank on yourself.

CHECKING

- ☐ Free Checking
- ☐ Starter/Kids Accounts
- ☐ No Minimum Balance Requirement
- ☐ No Per-Check Charges
- ☐ A No-Fee ATM & Check Card
- ☐ No Monthly Service Fees
- ☐ No Limits on Check Writing Privileges
- ☐ Dividends
- ☐ Overdraft Protection

SAVINGS

- ☐ Regular - earn dividends on balances over \$50 (only \$5 to start)
- ☐ Special Shares - earn dividends on balances over \$50
- ☐ Super Shares - earn dividends on balances over \$1000
- ☐ Christmas Club
- ☐ Health Savings
- ☐ Certificates
- ☐ IRAs (Traditional & Roth)

LOANS

- ☐ New/Used Vehicle
- ☐ New/Used Recreational Vehicle
- ☐ DrivingSense
- ☐ Personal Line of Credit
- ☐ Overdraft Protection
- ☐ Signature Loans
- ☐ Student Loans

MORTGAGES

- ☐ SD Housing First-Time Home Buyer Program
- ☐ SD Housing Repeat Home Buyer Program
- ☐ VA, FHA, Rural Development
- ☐ Adjustable Rate Loans
- ☐ Traditional Fixed Rate Loans from 10-30 Years
- ☐ Residential Lot Loans
- ☐ Construction Loans

HOME EQUITY

- ☐ Fixed Rate Loan
- ☐ Home Equity Lines of Credit
- ☐ Up to 100% of Your Home's Value
- ☐ Up to 15 Year Repayment Term
- ☐ Home Equity Construction

VISA® Credit Cards

Choose between our Better Rate or Better Rewards. Both have great features:

- ☐ High Credit Lines & Low Rates
- ☐ No Annual Fee
- ☐ No Cash Advance Fee
- ☐ No Balance Transfer Fee
- ☐ No Penalty Interest
- ☐ Interest-Free Grace Period
- ☐ 24/7 Online Account Access
- ☐ Card Controls
- ☐ Alerts

BUSINESS SERVICES*

- ☐ Checking
- ☐ Savings
- ☐ Loans/Credit
- ☐ SBA
- ☐ Credit Card Services
- ☐ Credit Cards
- ☐ Payroll Options

* Request more info.

MORE for you

CONVENIENCE

- ☐ Anytime Teller Phone
- ☐ Alerts
- ☐ ATM/Check Card
- ☐ Chat Features
- ☐ Direct Deposit
- ☐ EasyVest
- ☐ E*Bills
- ☐ E*Alerts
- ☐ E*Statements
- ☐ Enhanced Security
- ☐ Mobile Banking
- ☐ Mobile Deposits
- ☐ Online Banking
- ☐ Online Bill Pay
- ☐ P2P
- ☐ Picture Pay
- ☐ Skip-A-Pay
- ☐ Vault

Consumer Fee Schedule



Checking Account	
Overdraft	\$30.00 per item
Returned Deposit Item	\$5.00 per item
Returned Deposit Item On Presenter (Self)	\$30.00 per item
Exception Manual Posting Fee	\$5.00 per item
Stop Payment Request for Item or a # Sequence	\$25.00 per request
Overdraft Transfer From Savings	\$5.00 per transfer
Copies of Cleared Drafts (Free Online)	\$3.00 per draft
Check Printing	prices vary depending upon style
Yes Checking Account	\$5.00 per month
Credit Cards	
Late Fee	up to \$25.00
Card Replacement Fee	1 free per year, \$15.00
Refund Check	\$25.00
Copies of Sales Drafts	\$10.00 each
Originals of Sales, Drafts & Other Documents	\$10.00 each
Expedited Card	varies - call for info
Electronic Funds Transfer Fees	
Off Network ATM Transactions	\$2.00 per transaction
Overdraft of Savings	\$30.00 per item
Loan Fees	
Skip Payment Fee (Consumer Loans)	\$25.00 per payment
Loan Payment by Credit Card (Visa or MasterCard)	\$10.00 per payment
Home Equity Loans	document fee (\$75) pass thru fees
Consumer Loan Refinance Fee	1% of loan amount \$50 minimum - \$150 maximum

Dormant/Abandoned Accounts & Monetary Instruments	
Dormancy Fees	\$5.00 per month
Abandoned Account Fee	\$50.00
Abandoned Cashier's Checks & Money Orders	\$50.00
Other Services	
Overdraft of Savings with ATM Card of ACH Item	\$30.00 item
Account Research and/or Reconciliation	\$35.00 per hour (1 hour minimum)
Paper Statement Fee (e-Statements Free)	\$3.00 per statement (on all new accounts opened after 4/1/2 - minors excluded until age 18.)
Copy of Statement	\$10.00 per statement
Domestic Outgoing Wire Transfer	\$20.00
Foreign Outgoing Wire Transfer	\$50.00
Cashier's Check	\$5.00 each when payee is other than the account holder.
Money Order	\$3.00 each
Check Cashing	\$3.00 per check for anyone over 18 with less than \$200 in regular shares and no other active services.
Account Reopening	\$15.00 for any membership closed and re-opened more than once in a 12 month period.
Levy/Garnishment Fee	\$75.00
Undeliverable Mail	\$10.00 per piece
Safe Deposit Boxes	
3x5 (Downtown & Singing Hills)	\$25.00 per year
3x10	\$45.00 per year
5x5 (Meadows & Singing Hills)	\$40.00 per year
5x10	\$60 per year
10x10 (Meadows & Singing Hills)	\$75.00 per year
15x10 (Singing Hills)	\$115.00 per year
Key Replacement Fee	\$150.00
Box Drilling Fee	\$250.00 per drill



Effective October 1, 2024

Subject to change without notice.



Account Comparison



Heritage Deposit Accounts FROM	Levo Deposit Account Conversions TO
Certificate Types	
6 Month Triple Option	All share certificates (time deposits) will be transferred at their current terms and conditions. Changes will be elected upon maturity.
12 Month Triple Option	
24 Month Triple Option	
36 Month Triple Option	
60 Month Triple Option	
5 Month CD Special	
Certificate of Deposit	
All Individual Retirement Account (IRA) Certificates	
Savings Types	
Universal Savings	Regular Share (Personal Savings)
Universal Savings Minors	Regular Share (Starter Savings Account)
Money Market	Super Share (Money Market)
Flex Gold Savings	Super Share (Money Market)
HD Savings	Super Share (Money Market)
HSA	HSA Share (HSA Checking)
Checking Types	
E-Centive	Personal Share Draft (Personal Checking)
Carefree Checking	Personal Share Draft (Personal Checking)
Legacy Checking	Personal Share Draft (Personal Checking)
Payroll Plus Checking	Personal Share Draft (Personal Checking)
Small Biz Checking	Commercial Share Draft (Commercial Checking)
Low Activity Checking	Commercial Share Draft (Commercial Checking)
Commercial Checking	Commercial Share Draft (Commercial Checking)
Secure Business or Vault Checking	Commercial Share Draft (Commercial Checking)

All Deposit Account Terms and Conditions are available on [Levo.org](https://levo.org)



Locations

For Service: 605.334.2471
800.568.5711



SERVING 29 COUNTIES VIRTUALLY

- IOWA**
Plymouth, Sioux, Woodbury
- SOUTH DAKOTA**
Beadle, Brookings, Brown, Clay, Codington, Davison, Day, Grant, Hamlin, Hanson, Kingsbury, Lake, Lincoln, Marshall, McCook, Minnehaha
- MINNESOTA**
Clay
- NORTH DAKOTA**
Cass, Ransom, Richland, Sargent



SIOUX FALLS BRANCHES

- 1 DOWNTOWN**
700 E. 14th St.
- 2 MEADOWS**
2517 S. Louise Ave.
- 3 SOUTH CLIFF**
6101 S. Cliff Ave.
- 4 ARROWHEAD**
5700 E. Arrowhead Pl.
- 5 AIR GUARD**
1701 N. Minnesota Ave.
- 6 SOUTH LOUISE**
4701 S. Louise Ave.



SIOUX CITY BRANCHES

- 1 SINGING HILLS**
4530 Singing Hills Blvd.

**SINGING HILLS
BRANCH & DRIVE-THRU HOURS**
M-F | 9:00 AM - 5:00 PM

ATMS / ALL ITM HOURS
Open 24/7 (24 hour self service)
M-F | 7:30 AM - 6:00 PM
(with Teller Assist)
SAT | 9:00 AM - 12:00 PM
(with Teller Assist)



[FIND AN ITM](#)



**Name the path. We're there.
Let's build some forward momentum.**

Forward Together.



605.334.2471 or 800.568.5711
www.Levo.org

