



## Business Checking

Account	Minimum Opening Deposit	Monthly Maintenance Fee	Per Check Charge	Per Item Deposit Charge	Earnings Credit or Interest Earned	Restrictions & Limitations
<b>Commercial Checking</b>	\$300	\$5.00 per statement cycle	12¢	7¢ per non-First State Bank check deposited	Earnings Credit (1)	N/A
<b>Business Interest Checking</b>	\$500	\$5.00 per statement cycle, waived if \$500 minimum balance is maintained	10¢	7¢ per non-First State Bank check deposited	Yes	N/A
<b>Non-Profit / Small Business / Club Checking</b>	\$50	N/A	20¢ each after 30	N/A	N/A	Cancelled checks are safe kept

(1) Your monthly service charge will be reduced by the amount of your earnings credit. The earnings credit will be calculated on the Average Collected Balance for the statement cycle, less the 10% reserve requirement. The earnings credit rate is based on the average 90-Day Treasury Bill yield for the previous month.

## Business Savings

Account	Minimum Opening Deposit	Monthly Maintenance Fee	Interest Earned	Restrictions & Limitations
<b>Statement Savings</b>	\$200	\$5 per statement cycle, waived if \$200 minimum balance is maintained	Yes	Limited to six transfers per statement cycle, unlimited withdrawals in person
<b>Real Freedom™ Money Market</b> <b>Free Standard Check Blanks</b>	\$1,000	\$10 per statement cycle, waived if \$1,000 daily balance is maintained	Yes	Restrictions on number, types and amount of withdrawals (1)

(1) You may make six (6) transfers from your Real Freedom Money Market account each statement cycle, if by preauthorized or by automatic transfer, by telephone (including data transmission) agreement, order, or instruction, by check, draft, debit card or similar order (including POS transactions) made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

\*A.P.Y. = Annual Percentage Yield.