



Personal Checking

Account	Minimum Opening Deposit	Balance to Avoid Service Charge	Service Charge If Min. Not Maintained	Cancelled Check Returned	Interest Earned	Restrictions & Limitations
No Minimum Checking	\$50	No service charge	No service charge	No, checks are safe kept	No	N/A
Regular Checking	\$300	\$300 daily or \$1,000 average(1)	\$3.00 per statement cycle plus 10¢ per item	Imaged Statement	No	N/A
NOW Checking	\$500	\$500 daily or \$2,500 average(1)	\$5.00 per statement cycle plus 10¢ per item	Imaged Statement	Yes	NOW account requirements apply(2)

(1) The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

(2) There are federal regulations limiting NOW account eligibility. Entities organized to make a profit such as corporations, partnerships, associations or other organizations may not maintain NOW accounts. Refer to our Business Checking options for more information.

Personal Savings

Account	Minimum Opening Deposit	Balance to Avoid Service Charge	Serviced Charge If Min. Not Maintained	Canceled Checks Returned	Interest Earned	Restrictions & Limitations
Statement Savings	\$200	\$200 daily	\$5 per statement cycle	N/A	Yes	Statement Savings withdrawal limits apply (1)
Real Freedom™ Money Market Free Standard Check Blanks	\$1,000	\$1,000 daily	\$10 per statement cycle	Image Statement	Yes	Money Market withdrawal limits apply (1)

(1) You may make six (6) transfers from your Real Freedom Money Market and/or Statement Savings account each month, 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

Statement Savings

This account provides you with excellent flexibility and access to your funds. A minimum opening deposit of just \$200 is required. The interest rate and annual percentage yield are subject to change at any time. Interest will be compounded quarterly and credited to the account quarterly.

A service charge of \$5 per statement cycle will be imposed if the balance in the account falls below \$200 any day of the statement cycle. You may make up to six preauthorized transfers each statement cycle. There is no limit to the number of withdrawals you may make in person, by messenger, by mail or at an ATM.

We will waive the monthly service charge and minimum balance requirement for minors on this account if the parent maintains an account relationship with First State Bank.

Real Freedom™ Money Market Account

This account lets you earn a higher interest rate on your savings while still allowing you the flexibility to write a limited number of checks. The interest rate and the annual percentage yield may change at any time. Interest will be compounded monthly and credited to the account monthly. A minimum opening deposit of \$1,000 is required.

A service charge of \$10 per statement cycle will be imposed if your balance falls below \$1,000 any day of the statement cycle. You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield. You may make six preauthorized transfers from your account each statement cycle. There is no limit to the number of withdrawals you may make in person, by messenger, by mail or at an ATM.

Other Options

If you have a First State Bank checking account, your statement savings account can be accessed at the ATM by using your Mastercard® Debit Card. Transfers can be made to or from your statement savings account or Real Freedom™ Money Market Account by using Dial-A-Bank, First State Bank's 24-hour free customer support line, or Click-N-Bank™, our free Internet banking system, which can be accessed by visiting www.firststatebanks.com. First State Bank also offers bill pay to make your payments fast and easy online.

Certificate of Deposit

This is an interest bearing account. The interest rate will remain in effect for the term of the Certificate. You must deposit a minimum of \$2,500 to open the account. You may not make any additional deposits into this account. Interest will be compounded annually and credited annually. For maturities less than one year, interest will not be compounded. Interest will be credited at maturity.

A penalty may be imposed for early withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Your account will automatically renew at maturity. You have ten days from the maturity date to withdraw funds without penalty or renew at a different rate and term.

Individual Retirement Account (IRA)

If you are under the age of 70 1/2 and have earned income, you may be eligible for an IRA plan. Some, all or none of your contribution may be deductible under a traditional IRA plan, depending on your circumstances. We also offer Roth IRA plans. Visit with a bank employee for more details.