

Personal Checking

ACCOUNT	MINIMUM BALANCE TO AVOID MINIMUM BALANCE FEE	MONTHLY SERVICE CHARGE	FREE BASIC CHECKS	IMAGES	SWIPE & SAVE OPTION	SWIPE & SAVE MATCH OPTION	ATM FEE REFUNDS	INTEREST EARNED
Relationship Checking	\$0	No Service Charge	First Order	Images available within digital banking	Yes	Yes	Yes ⁽¹⁾	No
Relationship Plus Checking*	\$500	\$5.00/month if balance falls below minimum*	Every Order	Images with statements	Yes	Yes	Yes ⁽¹⁾	Yes – Tiered ⁽³⁾

Personal Savings

ACCOUNT	MINIMUM BALANCE TO AVOID MINIMUM BALANCE FEE	MONTHLY SERVICE CHARGE	FREE BASIC CHECKS	IMAGES	DEBIT CARD	ATM FEE REFUNDS	RESTRICTIONS AND LIMITATIONS	INTEREST EARNED
Relationship Savings**	\$100	\$5.00/month if balance falls below minimum**	N/A	No Images	N/A	N/A	Withdrawal limits apply ⁽²⁾	Yes ⁽³⁾
Money Market***	\$1,000	\$10.00/month if balance falls below minimum***	Every Order	Images with statements	No Charge	Yes ⁽¹⁾	Withdrawal limits apply ⁽²⁾	Yes – Tiered ⁽³⁾

All accounts listed above include Digital Banking, E-Statements and Bill Pay at no charge.

- (1) ATM Refunds limited to a maximum of \$12.00 worth of refunds per month. Customer must bring in the ATM receipt within 30 days of the ATM transaction.
- (2) You may make six (6) transfers from your Money Market Account and/or Relationship Savings Account each statement period, 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.
- (3) Interest is calculated using the daily balance method.

*Combined balances will use Minimum Balances for Savings and Checking Products and Current Balances for Certificate of Deposit Accounts and IRA's.

Annual Percentage Yield = A.P.Y.

Relationship Checking

The Relationship Checking Account gives you access to our industry leading account features such as Swipe & Save, Mobile Deposit, Person to Person Payments, and ATM Refunds but does not restrict you with minimum balances or monthly service charges.

Relationship Plus Checking

We want to reward you for your relationship with First State Bank. The Relationship Plus Checking Account gives you access to all of our industry leading account features such as Swipe & Save, Mobile Deposit, Person to Person Payments, and ATM Refunds all while you earn interest on your money. The interest rate and annual percentage yield (A.P.Y.) are subject to change at any time. Interest will compound monthly and credited monthly. Minimum balance of \$500.00 required to open account.

Relationship Savings

Our Relationship Savings Account provides you with excellent flexibility and access to your funds. The interest rate and annual percentage yield (A.P.Y.) are subject to change at any time. Interest will be compounded quarterly and credited quarterly. A minimum balance of \$100 is required to open this account.

We will waive the minimum balance fee and minimum balance requirements for minors on this account if the parent maintains an account relationship with First State Bank. A minor is defined as any individual under the age of 18.

You may make six (6) transfers from your Relationship Savings Account each statement period, 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.

Money Market Account

Our Money Market 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 annual percentage yield (A.P.Y.) may change at any time. Interest will be compounded monthly and credited monthly. A minimum balance of \$1,000 is required to open this account.

You may make six (6) transfers from your Money Market Account each statement period, 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.

More Information

First State Bank offers MasterCard Debit Cards with no annual fee. Use your debit card everywhere MasterCard is accepted. First State Bank is a member of the Money Pass Network allowing our customers to use thousands of ATM's all over the country free of charge. We also offer services such as CenterVoice, our telephone banking system that allows you to access your accounts 24 hours a day. Our Digital Banking allows you to transfer money, deposit money, use person to person payments and track your spending all from your smart phone or computer. Visit our website www.firststatebanks.com for more information.

Minimum Balance to Avoid Monthly Minimum Balance Fee:

*The Relationship Plus Checking Account monthly Minimum Balance Fee of \$5.00 will be waived if:

1. The daily ledger balance of the account does not fall below \$500.00 at any point during the statement cycle
2. OR combined balances in other consumer accounts are \$5,000.00 or more. Other consumer products include Money Market Accounts, Relationship Plus Checking Accounts, Relationship Savings Accounts and/or Certificate of Deposit Accounts including IRA's. In order for combined balances to apply and the fee to be waived on the Relationship Plus Account the owner or co-owner of the Relationship Plus Account must be listed as either an owner or co-owner on the other applicable consumer accounts.

**The Relationship Savings Account monthly Minimum Balance Fee of \$5.00 will be waived if:

1. The account holder is a minor and the parent/guardian maintains an account relationship with First State Bank. A minor is defined as any individual under the age of 18.
2. The daily ledger balance of the account does not fall below \$100.00 at any point during the month
3. OR combined balances in other consumer accounts are \$5,000.00 or more. Other consumer products include Money Market Accounts, Relationship Plus Checking Accounts, Relationship Savings Accounts and/or Certificate of Deposit Accounts including IRA's. In order for combined balances to apply and the fee to be waived on the Relationship Savings Account the owner or co-owner of the Relationship Savings Account must be listed as either an owner or co-owner on the other applicable consumer accounts.

***The Money Market monthly Minimum Balance Fee of \$10.00 will be waived if:

1. The daily ledger balance of the account does not fall below \$1,000.00 at any point during the statement cycle
2. OR combined balances in other consumer products are \$5,000 or more. Other consumer products include Money Market Account, Relationship Plus Checking Accounts, Relationship Savings Accounts and/or Certificate of Deposit Accounts including IRA's. In order for combined balances to apply and the fee to be waived on the Money Market Account the owner or co-owner of the Money Market Account must be listed as either an owner or co-owner on the other applicable consumer accounts.