# First State Bank

Today. Tomorrow. Together.

## Business Checking

| ACCOUNT | MINIMUM BALANCE TO AVOID MINIMUM BALANCE FEE | MINIMUM BALANCE FEE | FREE BASIC CHECKS | IMAGES | PER CHECK CHARGE | INTEREST EARNED |
|---|---|---|---|---|---|---|
| Small Business Checking | $0 | No Service Charge | First Order | Images with Statements | $0.20 each after 30[1] | No |
| Commercial Checking | $1,000 Average Balance | $10.00 fee per statement cycle if balance drops below $1,000 average balance[2] | First Order | Images with Statements | No | No |
| Business Interest Checking | $2,500 Average Balance | $10.00 fee per statement cycle if balance drops below $2,500 average balance[2] | First Order | Images with statements | No | Yes – Tiered[5] |

## Savings

| ACCOUNT | MINIMUM BALANCE TO AVOID MINIMUM BALANCE FEE | MINIMUM BALANCE FEE | FREE BASIC CHECKS | IMAGES | RESTRICTIONS AND LIMITATIONS | INTEREST EARNED |
|---|---|---|---|---|---|---|
| Relationship Savings | $100 | $5.00/month if balance falls below the minimum | N/A | No Images | Withdrawal limits apply[3] | Yes[5] |
| Money Market | $1,000 | $10.00/month if balance falls below the minimum | Every Order | Images with statements | Withdrawal limits apply[3] | Yes – Tiered[5] |

**All accounts listed above include Digital Banking, E-Statements and Bill Pay[4] at no charge.**

(1) The per check charge is calculated based on the number of checks written that post to the account during the statement cycle
(2) The average balance is calculated based on the aggregate positive ledger balance and the aggregate number of days for the statement period.
(3) 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.
(4) Optional Bill Payment Rush Fee of $19.95 or $14.95 available within the Bill Pay System
(5) Interest is calculated using the daily balance method

Annual Percentage Yield = A.P.Y.