

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**First State Bank
5370 S 72nd Street
Ralston, NE 68127
(402)697-5599**

BASIC BUSINESS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Monthly Service Charge - A monthly service charge of \$7.50 will be imposed every monthly statement cycle unless you maintain either a minimum daily balance of \$5,000.00 or a loan relationship of \$25,000 or greater is maintained.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

Activity Fee: \$0.15 for every check/debit posted to your account in excess of 50 per statement cycle

Additional Terms - The following additional terms apply to this account: SPECIAL FEATURES:

Your Monthly Service Charge is waived for the first statement cycle on this account.

0000000000000000000000002377

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

First State Bank
5370 S 72nd Street
Ralston, NE 68127
(402)697-5599

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Dormant Checking Account Fee	\$5.00 per month
Stop Payment Request	\$25.00 per item
Non-Sufficient Funds (NSF) Paid Item	\$30.00
	\$30.00 for each paid item
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, ACH or other electronic means.	
Continuous Overdraft Fees (Every 3rd Business Day)	\$30.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, or other electronic means	
Deposited Item Returned Fee	\$2.00 per item
Automatic Transfer Fee for Account Backup Services	\$2.00 per transfer
Check Printing Fee (Prices Vary)	
Research and Account Balancing Fee (Minimum \$10.00)	\$25.00 per hour
Reprint of Previously Mailed Statement	\$2.00
Garnishments and Tax Levies	\$25.00
Debit Card Issuance Fee	Free
Debit Card Reissue Fee	\$10.00
Early closing of an Account Fee (within first 30 days of account opening)	\$10.00
Foreign ATM Withdrawal Fee	\$1.50 per transaction

Foreign ATM Denied withdrawal fee	\$1.50 per transaction
Foreign ATM Deposit Fee	\$1.50 per transaction
Foreign ATM Balance Inquiries or Funds Transfer	\$1.50 per transaction
First State Bank ATM network Transaction Fee	Free
Cashier Checks (Customers Only)	\$6.00
Personal Money Orders (Customers)	\$2.00
Check Cashing (Customers)	Free
Notary Services	Free
Wire Transfer Services (Customers Only) Wire In Fee	\$5.00
Wire Transfer Services (Customers Only) Wire Out Fee Domestic	\$15.00
Wire Transfer Services (Customer Only) Wire Out Fee International	\$40.00
Fax Services	\$1.00 per page
Photo Copy Services	\$0.10 per page
Collection Items (Incoming)	\$35.00 per item
Collection Items (Outgoing) Plus Postage and Insurance	\$35.00
Coupon Collections	\$2.00 per envelope
Coin Sorting	Inquire
Safe Deposit Box Services (Where available)	Inquire
Lost Safety Deposit Key Replacement	Inquire
Drill Safety Deposit Box	Inquire
Bill Pay Overnight Checks	\$20.00
Bill Pay Account to Account Transfer	\$2.00
Bill Pay Peer to Peer Payments (\$0 - \$249.99) Three Day	0.00
Bill Pay Peer to Peer Payments (\$0 - \$249.99) Next Day	0.00
Bill Pay Peer to Peer Payments (\$0 - \$249.99) Request Money	\$0.99
Bill Pay Fees Peer to Peer Payments (\$250 - \$999.99) Three Day	0.00
Bill Pay Fees Peer to Peer Payments (\$250 - \$999.99) Next Day	0.00

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05215

Wolters Kluwer Financial Services ©2000, 2020 Bankers Systems™

Page 1

000000000000000000002109

Bill Pay Fees Peer to Peer Payments (\$250 - \$999.99) Request Money	\$2.00
Bill Pay Fees Peer to Peer Payments (\$1,000 and above) Three Day	0.00
Bill Pay Fees Peer to Peer Payments (\$1,000 and above) Next Day	0.00
Bill Pay Fees Peer to Peer Payments (\$1,000 and above) Request Money	5.00
Bill Pay Fees Stop Payment	1.00
Bill Pay Fees eGreeting	\$0.25
Consumer Debit Card Per Day Withdrawal	\$250.00
Consumer Debit Card Per Day Point of Sale	\$1,000.00
Commercial Debit Card Per Day Withdrawal	\$250.00
Commercial Debit Card Per Day Point of Sale	\$2,000.00

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05215

Wolters Kluwer Financial Services ©2000, 2020 Bankers Systems™

Page 2