

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

FIRST SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.250% with an annual percentage yield of 0.25%.

The interest rate(s) and annual percentage yield(s) are accurate as of August 25, 2020. If you would like more current rate and yield information, please call us at (402)697-5599. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to avoid Quarterly Service Charge - A quarterly service charge of \$7.00 will be imposed on every quarterly statement cycle unless you maintain a minimum daily balance of \$10.00.

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

Limitations on frequency of transfers - During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

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

Activity Fee: Your account will be assessed a service charge of \$0.50 per each debit in excess of 12 debit items per calendar quarter.

Additional Terms - The following additional terms apply to this account: The service charge is waived for all customers under the age of 18

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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

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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

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