

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

PRESTIGE CHECKING - OMAHA

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 daily.

Compounding frequency - Interest will be compounded monthly.

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

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.

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

Additional Terms - The following additional terms apply to this account: Our Special Account for those 50 years or wiser.

Free Prestige Design In-House Checks (limit 2 boxes per order) with pickup at bank location

Additional costs apply for Customized Check orders

50% off Money Orders and Cashier Checks

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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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