IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

SECURE CHECKING

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:

- Monthly Service Charge: $5.00

Additional Terms - The following additional terms apply to this account: No mimimum Balance
First box of in-house checks are free with pickup at bank location.
IDProtect - Identity Theft Protection Service1 (Some benefits of IDProtect require registration/activation)
Up to $10,000 of 24-hour Accidental Death & Dismemberment Insurance2
Cellular Telephone Protection2
Debit Advantage Buyer's Protection and Extended Warranty2
Travel and Entertainment Discount Membership (registration/activation required)
Health Discount Savings3 - enjoy savings on vision, prescriptions, dental (registration/activation required)
$hopping Rewards - (registration/activation required)

1 ELIGIBILITY: IDProtect service is a personal identity theft protection service available to personal checking account owners, their natural person joint account owners and their eligible family members (as defined below). The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and the beneficiary's eligible family members (Fiduciary is not covered). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students.
Eligible Family Members include: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household.
2 Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Guide to Benefit will be provided at time of account opening.
3 This is NOT insurance.

Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

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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

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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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