

OTHER SERVICES

Bank by mail

Business Checks and Deposit Slips

Charges vary depending on style, quantity and check printing vendor

Cashier's checks \$5.00

Certified checks **\$10.00

Chargebacks/Returned Deposited Items... **\$5.00

Collection Items:

Outgoing \$5.00 plus cost of mailing
Incoming \$5.00

Currency & Coin Service

Deposit Stamps

Garnishments/Levies/Tax Liens \$25.00

Hold Requests **\$25.00

Money Orders \$2.00

Overdrafts/NSF (Nonsufficient funds)
\$25.00 per item / \$150.00 max per day

Overdraft Protection Set-up
** \$25.00 set-up fee

Night Deposit Lock bag with 2 keys and
1 depository key: \$30.00. Additional lock bags: \$30.00

Additional depository keys: \$10.00

Processing fee Canadian/Foreign items **\$25.00

Research **\$15.00 per hour, copies **\$.50 each
Copies/Archived Images > 90 days . **\$3.00 each

Safe Deposit Boxes - Cost varies by box size.

Signature Guarantee \$5.00 per document

Statement Replacement **\$2.50 per statement

Stop Payments **\$25.00 each

Traveler's check \$1.00 per \$100.00

Traveler's Checks for Two \$2.00 per \$100.00

Wire Transfers: (Call for wiring instructions)

Incoming **\$10.00

Outgoing - Domestic **\$15.00

Outgoing - International **\$40.00

** plus sales tax

Internet Banking - www.fsbwc.com

- Electronic Statement Option

Telephone Banking - 24 hour telephone banking
515-832-4860 or 1-888-372-4880

Check Imaging - automated storage processing
and retrieval of checks

Lending Services:

- Equipment Loans
- Inventory Loans
- Operation Loans
- SBA Loans
- Real Estate Loans

ACH Origination of Payroll

ACH Origination of Vendor Payments

Regular Savings, Money Market Savings

VISA® Commercial Credit Card

Investment Services: *FSB Investment Services

- IRAs & Retirement Plans
- 401K Rollovers & Mutual Funds*
- Common & Preferred Stocks*
- Bonds* & Government Securities*
- Annuities*

Insurance Services: ①Town & Country Insurance

- Property and Liability
- Truckers Insurance
- Workers Compensation
- Crime
- Business Auto/Fleet
- Bonds
- Umbrella Liability
- Business Income
- Employee Benefits

* Securities offered through Financial Network Investment Corporation, Member SIPC. Financial Network is not affiliated with First State Bank or FSB Investment Services.

Not FDIC Insured • Not Insured by any Federal Government Agency
• Not a Deposit • Not Guaranteed by a Bank • May go Down in Value

① Insurance products are not FDIC-Insured. Not insured by any Federal Government Agency. Not a deposit. Not guaranteed by the bank. May go down in value.

BANK LOCATIONS

WEBSTER CITY OFFICE

505 Second Street • PO Box 70
Webster City IA 50595
515-832-2520

Monday-Thursday:

Drive-Up: 8:00 a.m. – 6:00 p.m.
Lobby: 8:30 a.m. – 4:00 p.m.

Friday:

Drive-Up: 8:00 a.m. – 6:00 p.m.
Lobby: 8:30 a.m. – 4:30 p.m.

Saturday:

Drive-Up: 8:30 a.m. – Noon
Lobby: 8:30 a.m. – Noon

ATM – 505 Second Street and
1919 Superior Street

STANHOPE OFFICE

600 Park Street • PO Box 125
Stanhope IA 50246
515-826-3222

Monday-Thursday:

Drive-Up: 8:00 a.m. – 3:00 p.m.
Lobby: 8:00 a.m. – 3:00 p.m.

Friday:

Drive-Up: 8:00 a.m. – 5:00 p.m.
Lobby: 8:00 a.m. – 5:00 p.m.

ATM – Sparky's One Stop,
590 Parker Street

EAGLE GROVE OFFICE

323 South Commercial Ave
PO Box 88
Eagle Grove IA 50533
515-448-4567

Monday-Thursday:

Drive-Up: 8:30 a.m. – 4:00 p.m.
Lobby: 8:30 a.m. – 4:00 p.m.

Friday:

Drive-Up: 8:30 a.m. – 5:30 p.m.
Lobby: 8:30 a.m. – 5:00 p.m.

Saturday:

Drive-Up: 8:30 a.m. – Noon

ATM – 323 South Commercial Ave

FORT DODGE OFFICE

3031 5th Ave South
PO Box 1035
Fort Dodge IA 50501
515-573-5150

Monday-Friday:

Drive-Up: 8:30 a.m. – 5:30 p.m.
Lobby: 9:00 a.m. – 4:00 p.m.

Saturday:

Drive-up: 9:00 a.m. – Noon

ATM – 3031 5th Ave South

VINCENT OFFICE

104 Arthur Street • PO Box 178
Vincent IA 50594
515-356-4332

Monday-Thursday:

Lobby: 9:00 a.m. – 3:00 p.m.

Friday:

Lobby: 9:00 a.m. – 5:00 p.m.

BADGER ATM

ATM – Badger Fastway
115 1st Ave SE

WEBSITE: www.fsbwc.com

E-MAIL: info@fsbwc.com



BUSINESS CHECKING ACCOUNTS





Business Basic Checking

This account is designed for a business with low transaction activity.

No interest is earned on this account and no credit back.

Business NOW Checking

This account is designed for businesses such as sole proprietors, non-profit corporations, or other businesses that may qualify for an interest bearing checking account.

This account earns interest based on the current tiered Business NOW *variable* interest rates.

Business Plus Checking

This account is designed for a business with moderate to high transaction activity and a higher deposit balance to help offset fees.

No interest is earned on this account, although credit * can be applied to offset service fees.

Business Basic Checking

Business NOW Checking

Business Plus Checking

Minimum deposit to open	\$100.00	\$100.00	\$100.00
Monthly maintenance fee	-	\$6.00	\$6.00
Number of items free (debits, credits, deposited items) per cycle	75	-	-
Fee for each item over number free	\$0.25	-	-
Checks written, debits	-	\$0.15	\$0.15
Credits, deposits	-	-	\$0.30
Deposited items on us	-	-	\$0.06
Deposited items not on us	-	\$0.08	\$0.08
Credit back *	Not Available	Not Available	Yes
Interest	Not Available	Tiered - Avg Monthly Balance	Not Available
Fees subject to sales tax	Yes	Yes	Yes

- * Credit Back: This account pays a credit toward the above fees at a rate to be determined by First State Bank.
- First State Bank complies with Section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.
- First State Bank complies with the Unlawful Internet Gambling Enforcement Act of 2006 and will not allow customers to process unlawful internet gambling through the bank.