

## BANK LOCATIONS

WEBSITE: [www.fsbwc.com](http://www.fsbwc.com)

E-MAIL: [info@fsbwc.com](mailto:info@fsbwc.com)

### 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

### 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

### 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

### 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.

### 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

### BADGER ATM (BADGER FASTWAY)

115 1st Ave SE



## FSB INVESTMENT SERVICES



**Will Johnston, CIC**  
Registered Representative\*  
[johnstonw@financialnetwork.com](mailto:johnstonw@financialnetwork.com)  
**832-2520**  
505 Second Street  
Webster City IA 50595

**Sandra K. Darling**  
Registered Representative\*  
[darlings@financialnetwork.com](mailto:darlings@financialnetwork.com)  
**573-5150**  
3031 5th Ave South  
Fort Dodge IA 50501

**Chris McIlrath**  
Registered Representative\*  
[mcilrathc@financialnetwork.com](mailto:mcilrathc@financialnetwork.com)  
**733-4315**  
609 Broad Street  
Story City IA 50248

\* 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

## 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.

Account balancing assistance .....	\$15.00 per hour
Account research.....	\$15.00 per hour*
ATM card replacement .....	\$10.00*
ATM cash withdrawal	
Dollar limit .....	\$300.00 per day
Cashier's check.....	\$5.00
Certified check .....	\$10.00*
Check printing.....(fee depends on style of check ordered)	
Collection Items	
Outgoing Collections.....	\$5.00 plus costs
Incoming Collections .....	\$5.00
Copies/images .....	\$0.50 each*
Copies/archived images > 90 days.....	\$3.00 each*
Debit card replacement .....	\$10.00*
Debit card PIN change .....	\$10.00*
Debit card transactions	
Merchant dollar limit.....	\$500.00 per day
Dormant Accounts	
We may close an account if there has been no activity for six months and the balance is less than \$25.00	
Garnishments .....	\$25.00
Hold Requests - per request.....	\$22.50*
Levies.....	\$25.00
Money order .....	\$2.00
Nonsufficient funds item (each).....	\$22.50
Nonsufficient funds daily maximum .....	\$112.50
Overdraft (each item paid) .....	\$22.50
Overdraft maximum charge per day .....	\$112.50
Overdraft Protection Setup.....	\$22.50*
Photocopies - per copy.....	\$0.20
Processing fee Canadian/Foreign item.....	\$15.00*
Signature Guarantee - per document .....	\$5.00
Statement Replacement .....	\$2.50 per statement*
Stop Payment Request - all items.....	\$22.50*
Traveler's checks .....	\$1.00 per \$100.00
Tax Liens.....	\$25.00
Wire transfers	
Incoming Wire.....	\$10.00*
Outgoing Wire.....	\$15.00*
*Subject to applicable sales tax	

Rev 07/09



## RETAIL PRODUCTS AND SERVICES

# CHECKING ACCOUNTS

## CHECKING ACCOUNT OPTIONS

- Free Telephone Banking
- Free On-Line Banking
- Internet Bill Pay Option
- Electronic Statement Option
- Shazam® Chk/Debit Card (No Fee)
- ATM Card (No Fee)
- Overdraft Privilege
- Combined Statement: Monthly Savings and Checking Statement
- Overdraft Protection

## ULTIMATE CHOICE CLUB ACCOUNT

No minimum balance to maintain.	<b>Monthly Fees:</b>	Basic	<i>Statement Only</i>	<i>Check Images Returned</i>
		Family	\$6.00*	\$7.50*
		Senior	\$7.50*	\$9.00*
			\$4.00*	\$5.00*

- \$100 minimum deposit to open
- Ultimate Choice interest rate – based on daily balance
- Interest compounded monthly
- Club checks, NO CHARGE
- AD&D insurance<sup>①</sup>
- Senior = Age 62+
- Unlimited check writing
- Check Images Returned option
- Statement Only option
- Discounts on consumer loans
- Discounts on safe deposit box
- Purchase fee for regular travelers checks waived
- Purchase fee for money orders waived
- Iowa attractions/travel discounts

## NOW ACCOUNT

Maintain \$250 average daily balance per cycle to avoid \$7.50 monthly fee.*	<b>Monthly Fees:</b> > or = \$250 average daily balance, <b>NO FEE</b> < \$250 average daily balance, \$7.50 per cycle*
<ul style="list-style-type: none"> <li>• \$100 minimum deposit to open</li> <li>• NOW account interest rate tiers – based on daily balance</li> <li>• Interest compounded monthly</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Prestige Club option</li> <li>• Check Images Returned</li> </ul>

## FIRST CHOICE

No minimum balance to maintain.	<b>Monthly Fees:</b> Statement only: <b>NO FEE</b> Check Images Returned, \$5.00 per cycle*
<ul style="list-style-type: none"> <li>• \$100 minimum deposit to open</li> <li>• No interest paid</li> <li>• 1st TEAM option: electronic transactions only</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Check Image Returned option</li> <li>• Statement Only option</li> </ul>

# SAVINGS ACCOUNTS

## REGULAR SAVINGS

Maintain \$100 balance every day to avoid \$2.00 monthly fee (No fee 18 yrs or under)	<b>Monthly Fees:</b> > 6 transfers/month, \$5.00/month
<ul style="list-style-type: none"> <li>• \$100 minimum deposit to open</li> <li>• \$5.00 minimum deposit to open (18 years or under)</li> </ul>	<ul style="list-style-type: none"> <li>• Interest compounded quarterly</li> <li>• Savings interest rate</li> <li>• Quarterly statement</li> </ul>

## CHRISTMAS CLUB

No minimum balance to maintain.	<b>No Monthly Fees</b>
<ul style="list-style-type: none"> <li>• \$10.00 minimum deposit to open</li> <li>• No withdrawals allowed.</li> <li>• No transfers from this account.</li> </ul>	<ul style="list-style-type: none"> <li>• Interest rate tiers based on automatic transfer option</li> <li>• Interest compounded annually on October 31.</li> </ul>

## KIDS CLUB SAVINGS

No minimum balance to maintain.	<b>Monthly Fees:</b> > 6 transfers/month, \$5.00/month
<ul style="list-style-type: none"> <li>• For kids 0-12 years old</li> <li>• \$5.00 minimum deposit to open</li> <li>• Interest compounded quarterly</li> <li>• Savings interest rate</li> </ul>	<ul style="list-style-type: none"> <li>• Quarterly statement</li> <li>• Deposit rewards</li> <li>• “Dollars” Savings Account Option</li> </ul>

## INVESTORS CHOICE INSURED MONEY MARKET

Maintain \$1,000 balance every day to avoid \$10.00 monthly fee*	<b>Monthly Fees:</b> < \$1000 balance any day, \$10.00 per cycle*.
<ul style="list-style-type: none"> <li>• Limit of 6 transfers per cycle</li> <li>• \$1,000 minimum deposit to open</li> <li>• Check Imaging</li> <li>• MM interest rate</li> </ul>	<ul style="list-style-type: none"> <li>• Interest compounded monthly</li> <li>• Interest rate tiers based on daily balance maintained</li> <li>• Monthly statement</li> </ul>

# OTHER PRODUCTS AND SERVICES

**WEBSITE** – We’re open 24 hours a day on the internet at [www.fsbwc.com](http://www.fsbwc.com).

**INTERNET BANKING** – Check balances, transfer between accounts, download information into money management software, electronic statement option, and pay bills!

**24-HOUR TELEPHONE BANKING** – Dial **515-832-4860** locally or **888-372-4880**.

**ATM** – No surcharge at  ATM Machines. No annual fee or transaction fee. 6 locations:

Webster City: 505 Second Street  
1919 Superior Street (drive-up)

Eagle Grove: 323 South Commercial Ave (drive-up)

Stanhope: 590 Parker Street (Sparky’s)

Badger: 115 1st Ave SE (Badger Fastway)

Ft. Dodge: 3031 5th Ave South (drive-up)

**Shazam® Chk/Debit Card** – Use your card at 24-hour banking ATMs and in place of cash or checks at merchant locations. No annual fee or transaction fee.

## PRE-PAID GIFT CARDS

## SAFE DEPOSIT BOXES

**PRESTIGE CLUB** – A special club available to customers, **age 55 or older**, who maintain **one or more** of the following balances:

- \$2,500 balance in checking **or**
- \$2,500 balance in savings **or**
- \$5,000 balance in Money Market **or**
- \$10,000 balance in CDs.

Members enjoy, at no monthly fee, one free Prestige Club NOW checking account with unlimited check writing, no minimum balance and free club checks; no fee Money Orders, no fee Regular Travelers Checks; newsletter, travel, and more!

**Important Information about Procedures for Opening a New Account** ~ Our bank complies with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

\*Subject to applicable sales tax<sup>①</sup> Not FDIC-Insured. Not insured by any Federal Government Agency. Not a deposit. Not guaranteed by the bank. May go down in value.