

## OTHER SERVICES

### Bank by mail

### Business Checks and Deposit Slips

Charges vary depending on style, quantity and check printing vendor

Cashier's checks ..... \*\*\$10.00

Certified checks ..... \*\*\$10.00

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

Collection Items: ..... \$5.00 plus costs

### Currency & Coin Service

### Deposit Stamps

Dormant Accounts (no activity for 12 months & balance <\$100)

Checking ..... \*\*\$5.00/mo.

Savings ..... \$5.00/mo.

Fax/Encrypted E-mail ..... See Bank Personnel

Garnishments/Levies/Tax Liens ..... \$50.00

Hold Request (per request) ..... \*\*\$25.00

Money Orders ..... \$3.00

### Overdrafts/Returned Item Fee

\$25.00 per item / \$150.00 max per day

### Overdraft Protection Set-up

\*\* \$25.00 set-up fee

Medallion Stamp ..... \$20.00

Night Deposit ..... Lock bag with 2 keys and 1 depository key: \$30.00. Additional lock bags: \$30.00  
Additional depository keys: \$10.00

Printout of Transactions/Presentments ..... \$1.00 each

Processing fee Canadian/Foreign items ..... \*\*\$10.00

Research ..... \*\*\$25.00 per hour, copies \*\*\$.50 each  
Copies/Archived Images > 90 days ..... \*\*\$3.00 each

Safe Deposit Boxes - Cost varies by box size.

Statement/Images Reprints ..... See Bank Personnel

Stop Payments ..... \*\*\$25.00 each

### Wire Transfers: (Call for wiring instructions)

Incoming ..... \*\*\$20.00

Outgoing - Domestic ..... \*\*\$20.00

Outgoing - International ..... \*\*\$40.00

\*\* subject to applicable sales tax

### Internet Banking - www.fsbwc.com

- Electronic Statement Option

### Business Online

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

**Quicken & QuickBooks integration-** Combine your Quicken or QuickBooks financial management software with your First State Bank checking, savings or money market account, and have everything you need to get your financial house in order.

**MOBILE BANKING AND MOBILE DEPOSIT/APP** – visit the app store from your web-enabled cell phone or tablet and search FSBWC to download the app. (see Retail Services brochure)

**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® Business Credit Card

### Investment Services: \*FSB Investment Services

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

### Insurance Services: Town & Country Insurance

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

\*Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Investments are: \*Not FDIC / NCUSIF insured  
\*May lose value \*Not financial institution guaranteed \*Not a deposit \*Not insured by any federal government agency. Cetera is under separate ownership from any other named entity.

\*Not FDIC Insured \*Not Insured by any Federal Government Agency  
\*Not a Deposit \*No Bank Guarantee \*May Lose Value

## BANK LOCATIONS

### WEBSTER CITY OFFICE

505 Second Street  
PO Box 70  
Webster City IA 50595  
515-832-2520  
800-557-0520

#### Monday-Friday:

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

#### Saturday:

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

ATM: 505 Second Street  
1919 Superior Street  
(Drive-up)

### 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

### CLARION OFFICE

714 Central Ave E  
PO Box 536  
Clarion, IA 50525  
515-532-2210

#### Monday-Friday:

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

ATM: 517 Central Ave E

### JEWELL OFFICE

548 Main St  
Jewell, IA 50130  
515-827-6120

#### 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. – 5:00 p.m.  
Lobby: 8:30 a.m. – 4:00 p.m.

### 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. - 4:00 p.m.

#### Saturday:

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

ATM: 323 South  
Commercial Ave  
(Drive-up)

### FORT DODGE OFFICE

3031 5<sup>th</sup> Ave South  
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  
(Drive-up)

### HUMBOLDT OFFICE

605 13th Street North  
Humboldt, IA 50548  
515-604-6420

#### 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. – 4:00 p.m.

ATM: 605 13th Street North  
(Drive-up)

### WEBSITE:

www.fsbwc.com

### E-MAIL:

info@fsbwc.com




Rev 05/18

## BUSINESS CHECKING ACCOUNTS



*First for You!*

	BUSINESS BASIC CHECKING	BUSINESS NOW CHECKING	BUSINESS PLUS CHECKING
	This account is designed for a business with low transaction activity.	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 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 and no credit back.	This account earns interest based on the current tiered Business NOW <i>variable</i> interest rates.	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	-	-
Check 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.