

## CHECKING ACCOUNTS

### CHECKING ACCOUNT OPTIONS

- Free On-Line Banking
- Free Mobile Banking
- Free Telephone Banking
- Internet Bill Pay Option
- E-Statements
- 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.	Monthly Fees	Statement Only	Check Images Returned
	Basic	\$6.00*	\$7.50*
	Family	\$7.50*	\$9.00*
	Senior	\$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>Ⓞ</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 money orders waived
- Iowa attractions/travel discounts

### NOW ACCOUNT

Maintain \$250 average daily balance per cycle to avoid \$7.50 monthly fee. \*  
**Monthly Fees:**  
 > or = \$250 average daily balance. **NO FEE**  
 <\$250 average daily balance, \$7.50 per cycle\*

- \$100 minimum deposit to open
- NOW account interest rate tiers based on daily balance
- Interest compounded monthly
- Check Images Returned
- Unlimited check writing
- Prestige Club option

### FIRST CHOICE

No minimum balance to maintain.  
**Monthly Fees:**  
 Statement only: **NO FEE**  
 Check Images Returned. \$5.00 per cycle\*

- \$100 minimum deposit to open
- No interest paid
- Unlimited check writing
- Check Images Returned option
- Statement Only option

## SAVINGS ACCOUNTS

### REGULAR SAVINGS

Maintain \$100 balance every day to avoid \$2.00 monthly fee (No fee 18 yrs or under)  
**Monthly Fees:**  
 > 6 transfers/month, \$10.00/month

- \$100 minimum deposit to open
- \$5.00 minimum deposit to open (18 years or under)
- Interest compounded quarterly
- Savings interest rate
- Quarterly statement

### KIDS CLUB SAVINGS

No minimum balance to maintain.  
**Monthly Fees:**  
 > 6 transfers/month, \$10.00/month

- For kids 0-12 years old
- \$5.00 minimum deposit to open
- Interest compounded quarterly
- Savings interest rate
- Quarterly statement
- Deposit rewards
- “Dollars” Savings Account Option- Earn higher interest rate

### CHRISTMAS CLUB

No minimum balance to maintain.  
**No Monthly Fees**

- \$10.00 minimum deposit to open
- No withdrawals allowed.
- Interest compounded annually on October 31.
- Interest rate tiers based on automatic transfer option
- No transfers from this account.
- Early Closure fee \$10.00

### INVESTORS CHOICE INSURED MONEY MARKET

Maintain \$1,000 balance every day to avoid \$10.00 monthly fee.\*  
**Monthly Fees:**  
 <\$1,000 balance any day, \$10.00 per cycle\*

- Limit of 6 transfers per cycle
- \$1,000 minimum deposit to open
- Check imaging
- Monthly statement
- Interest compounded monthly
- Interest rate tiers based on daily balance maintained
- Money Market interest rate
- >6 transfer/month \$10.00/monthly

## 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!

**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/APP and MOBILE DEPOSIT

– visit the app store from your web-enabled cell phone or tablet and search FSBWC to download the app.

### 24-HOUR TELEPHONE BANKING –

Dial **515-832-4860** locally or **888-372-4880**.

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

7 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)

Clarion: 714 Central Ave East

Ft. Dodge: 3031 5<sup>th</sup> Ave South (drive-up)

Humboldt: 605 13<sup>th</sup> Street North (drive-up)

**SHAZAM® CHECK/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.

### SAFETY DEPOSIT BOXES

#### Simply Rewards™ Visa Consumer Credit Card

**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 or

\$10,000 balance in Investments with First State Bank Investment Services.

Members enjoy 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; 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

Ⓞ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  
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 and 1919 Superior Street  
(Drive-up)

### 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)

### CLARION OFFICE

714 Central Ave East • 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—714 Central Ave East

### JEWELL OFFICE

PO Box 160  
Jewell, IA 50130  
515-827-6120

Monday-Friday: 9:00am-3:00pm

\*Temporary location will be at 717 Main St. and new location scheduled to open early 2018 at 548 Main St.

WEBSITE: [www.fsbwc.com](http://www.fsbwc.com) TELEPHONE BANKING: 515-832-4860 or 888-372-4880 EMAIL: [info@fsbwc.com](mailto:info@fsbwc.com)

## FSB INVESTMENT SERVICES



### **Will Johnston** Financial Advisor\*

johnstonw@ceteranetworks.com  
[www.fsbinservices.com](http://www.fsbinservices.com)  
505 Second Street  
Webster City IA 50595  
515-832-2520 | 800-557-0520  
Twitter: @fsbinvestments

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.

### 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

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

### HUMBOLDT OFFICE

605 13<sup>th</sup> St 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 13<sup>th</sup> St. North (Drive-up)

## 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 Activity Printout . . . . .	\$1.00*
Account Balancing Assistance . . . . .	\$25.00 per hour*
Account Research . . . . .	\$25.00 per hour*
ATM Card PIN Replacement . . . . .	\$5.00*
ATM Card Replacement . . . . .	\$15.00*
ATM Cash Withdrawal	
Dollar Limit . . . . .	\$300.00 per day
Cashier's Check . . . . .	\$10.00*
Certified Check . . . . .	\$10.00*
Check Printing (fee depends on style of check ordered)	
Collection Items (per item) . . . . .	\$5.00 plus costs
Debit Card PIN Replacement . . . . .	\$5.00*
Debit Card Replacement . . . . .	\$15.00*
Debit Card Transactions	
Merchant Dollar Limit . . . . .	\$500.00 per day
Fax/Encrypted E-mail . . . . .	See Bank Personnel
Garnishments . . . . .	\$50.00
Hold Requests (per request) . . . . .	\$25.00*
Levies . . . . .	\$50.00
Medallion Stamp (see Trust Dept.) . . . . .	\$20.00
Money Order . . . . .	\$3.00
Overdraft (each item paid) . . . . .	\$25.00
Overdraft Maximum Charge (per day) . . . . .	\$150.00
Overdraft Protection Setup . . . . .	\$25.00*
Photocopies (per copy) . . . . .	\$0.20
Processing Fee Canadian/Foreign Item . . . . .	\$10.00*
Returned Item (per item) . . . . .	\$25.00
Returned Item Daily Maximum . . . . .	\$150.00
Safety Deposit Box Drilling . . . . .	\$300.00
Safety Deposit Box Key Replacement . . . . .	\$25.00
Signature Guarantee (per document) . . . . .	\$5.00
Statement/Images Reprints . . . . .	See Bank Personnel
Stop Payment Request (per request) . . . . .	\$25.00*
Tax Liens . . . . .	\$50.00
Wire Transfers:	
Incoming Wire . . . . .	\$20.00*
Outgoing Wire Domestic . . . . .	\$20.00*
Outgoing Wire International . . . . .	\$40.00*
Return Mail - no notice of address change . . . . .	\$2.50

\*Subject to applicable sales tax

Rev 03/17

## RETAIL PRODUCTS AND SERVICES



*First for You!*