Services and Schedule of Fees

Effective 07/2026

Checking and Savings Accounts

Account closed (within 180 days of opening)	$25
Account research or reconciliation	$30 per hour
Check printing and endorsement stamps	Fees vary and depend on the style ordered
Counter checks (per check)	$1
Customer service/branch assisted inquiry or balance transfer (each)	$3
Dormant account fee checking and savings (after 36 monhts)*	$5
Foreign check processed (each)	$10
Health Savings Account set-up fee (one-time)	$20
Holiday Savings Account early withdrawal fee	$10
Inactive checking account fee per month**	See TISA
Inactive savings account fee per month***	$5 per month
Minor Savings excess debit per item over 5 each month	$2
Paper Statement Fee****	$5
Purpose Money Market excess debits per item paid over 6 each month	$10
Returned mail fee (per returned statement with incorrect address)	$5
Statement copy (per statement)	$5
Stop payments (each) for 6 months	$35
Stop payments (each) for 12 months	$45
Stop payments initiated in Digital Banking	$20

**No customer initiated transactions*

***Please refer to the "Additonal Terms" section in the Truth in Savings Agreement for details*

****No customer initiated transactions in 24 months and balance is under $500, excluding Minor Savings Accounts*

*****Applies to Everyday and Classic Checking only and can be waived with enrollment in e-statements*

Overdraft and Returned Item Fees

Checking overdraft automatic transfer fee from savings (excluding Premium Account)	$10/daily transfer
Continuous overdraft fee	$35 (on 11th business day) (No charge if overdraft is under $50)
Overdraft paid items	$34 (items over $20) $10 (items over $5 and up to $20) No fee (items $5 and under)
Overdraft returned	$17 (items over $20) No fee (items $20 and under)

First State Bank may refer to Returned Non Sufficient Funds (NSF) fees as "Overdraft Returned Fees."

Overdraft/Returned fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable.

Overdraft fees are applicable whether the item is paid or returned.

No Overdraft Paid fee if total overdrawn balance is less than or equal to $5.

Consumer Accounts Only: Maximum number of Overdraft fees charged per day is five, no matter how many times we pay/return. No limit to business accounts.

ATM/Debit Card+

Replacement of lost ATM/Debit Card or PIN Number	$5
Withdrawal/transfer transaction at non-FSB or non-Allpoint ATM++ (each)	$3
Balance inquiry at non-FSB or non-Allpoint ATM++ (each)	$2

+If you have opted-in to our overdraft privilege program for ATM and everyday Debit Card transactions, applicable fees are charged for those overdrafts

++You may also be charged a fee by the ATM owner

Safe Deposit Boxes‡

Sizes range from 2 1/2 x 5 - 16 x 32	Prices range from $40 - $320‡‡
Deposit on two keys	$10
Vault box exchange	$10
Late payment charge	$10 After 30 days
Lost vault keys	$15
Vault drilling	$375

‡Available only to First State Bank customers, fees for Safe Deposit Boxes must be paid through automatic transfer from a checking or savings account

‡‡See branch location for availability and details

Other Services

Cashier's checks	$8
Copy of check	$5
Escheatment servicing fee[1]	$50 per account
Foreign Currency	$20
Garnishments or Levies	$100
Gift Cards - MasterCard®	$4
Loose coin (subject to count)	$0.05 per $1 counted
Non-customer check cashing	$10
Notary fee - non customer	$10
Photocopies (per copy)	$0.50
Signature Guarantee	$15 per document
Wire Transfer	Domestic - $10 Incoming, $30 Outgoing International - $15 Incoming, $55 Outgoing Notification - $2 Fax, $5 Paper

1. Escheatment Servicing Fee is assessed to all accounts inactive for three (3) years. Fee will be deducted from the account balance prior to the remaining balance being escheated to the State.