

Services and Schedule of Fees - Ri\$e Checking

Effective 7/2026



Checking and Savings Accounts

24/7 Telephone and Online Banking with BillPay	Free
Account Alerts*	Free
Account closed (within 180 days of opening)	Free
Customer service/branch assisted inquiry or balance transfer (each)	Free
Dormant account fee**	\$5
Disposable night deposit bag	Cost
Foreign check processed (each)	\$10
Health Savings Account set-up fee (one-time)	\$10
Holiday Savings Account early withdrawal fee	\$10
Inactive checking account per month	Free
Returned mail fee (per returned statement with incorrect address)	\$5
Statement copy (per statement)	Free
Stop payments (each) for 6 months	\$35
Stop payments (each) for 12 months	\$45

*While alerts are a free service, your phone provider may charge for text messages

**No Customer Initiated Transactions

Overdraft and Returned Item Fees

No overdraft and returned item fees apply to this account

ATM/Debit Card

43,000 surcharge-free Allpoint nationwide and 12,000 international ATMs	Free
ATM/Debit Card	Free
Replacement of lost ATM/Debit Card or PIN Number+	Free
Withdrawal/transfer transaction at non-FSB or non-Allpoint ATM++ (each)	\$3
Balance inquiry at non-FSB or non-Allpoint ATM++ (each)	\$2

+First replacement is FREE any subsequent cards are assessed a charge of \$5

++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	\$1.50, up to 6 per month
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