First State Bank

Business Account Deposit Rates & Fees

BASIC BUSINESS

A service charge of $7.00 will be imposed every statement period. You may clear (pay) only 100 checks per statement cycle. You may have only 100 deposited items per statement cycle. Excess items above the allowed number of deposits, deposited items, or checks paid will be assessed a $.25 per item fee. You may only make 20 deposits into your account each statement cycle.

FIRST BUSINESS

You may clear (pay) only 175 checks per statement cycle. You may have only 200 deposited items per statement cycle. Excess items above the allowed number of deposits, deposited items, or checks paid will be assessed a $.25 per item fee. You may only make 20 deposits into your account each statement cycle.
A service charge of $10.00 will be imposed every statement cycle if the balance in the account falls below $5,000 any day during the month.

FREE BUSINESS

You may clear (pay) only 100 checks per statement cycle. You may have only 100 deposited items per statement cycle. Excess items above the allowed number of deposits, deposited items, or checks paid will be assessed a $.25 per item fee. You may only make 20 deposits into your account each statement cycle.

COMMERCIAL INTEREST CHECKING

You may clear (pay) only 100 checks per statement cycle. You may have only 100 deposited items per statement cycle. Excess items above the allowed number of deposits, deposited items, or checks paid will be assessed a $.25 per item fee. You may only make 20 deposits into your account each statement cycle.
A service charge of $10.00 will be imposed every statement cycle if the balance in the account falls below $5,000 any day during the month.

Tiered Rates – Daily Balance	**Rate**	**APY**
$ 0.00 - $2,499.99	.05 %	.05 %
$ 2,500.00 - $9,999.99	.05 %	.05 %
$10,000.00 - $24,999.99	.10 %	.10 %
$25,000.00 - $49,999.99	.15 %	.15 %
$50,000.00 & Above	0.20 %	.20 %

APY= Annual Percentage Field

COMMERCIAL MONEY MARKET CHECKING

A service charge of $15.00 will be imposed every statement cycle if the balance falls below$2,500.00 any day during the month.
During any statement period you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Tiered Rates – Daily Balance	**Rate**	**APY**
$ 0.00 - $2,499.99	.10 %	.10 %
$ 2,500.00 - $9,999.99	.15 %	.15 %
$10,000.00 - $24,999.99	.20 %	.20 %
$25,000.00 - $49,999.99	.25 %	.25 %
$50,000.00 & Above	.30%	.30 %

SIMPLE SAVINGS

Variable Rate – The interest rate for your account is .20 % with an annual percentage yield of .20 %. Your interest rate and annual percentage yield may change.
Determination of rate – At our discretion, we may change the interest rate on your account.
Frequency of rate change – We may can the interest rate on your account daily.
Minimum Balance Requirements – To open the account you must deposit at least $25.00 to open this account.
To avoid imposition of fees – To avoid the imposition of the service charge you must meet the following requirements: A service fee of $3.00 will be imposed every quarter if the balance in the account falls below $100.00 and day of the quarter.
To obtain the annual percentage yield disclosed – You must maintain a minimum balance of $.01 in the account each day to obtain the disclosed annual percentage yield.
Compounding and Crediting – Frequency. Interest will be compounded quarterly. Interest will be credited to account quarterly.
Effect of closing an account – If you close your account before the interest is credited; you will not receive the accrued interest.
Balance Computation Method – Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations – You may not make more than 18 quarterly withdrawals or transfers to another account of yours or to a third party by means of a preauthorization or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.
Additional Terms – A fee of $2.00 is applied for each withdrawal over the quarterly limit.

APY= Annual Percentage Field

CERTIFICATE OF DEPOSIT RATES & FEES

Rate Information -

Rate Information –Term	Rate	APY
3 Month	.10 %	.10 %
6 Month	.20 %	.20%
12 Month	.30 %	.30 %
18 Month	.35 %	.35 %
24 Month	.40 %	.40 %
36 Month	.45 %	.45 %
48 Month	.65 %	.65 %
60 Month	1.00 %	1.00%
12 Month Advantage	.30 %	.30 %
24 Month Advantage	.40 %	.40 %

APY = Annual Percentage Yield

3 Month CD, 6 Month CD, 12 Month CD -

Fixed Rate – These are a fixed rate product.
Minimum Balance Requirement – You must make a minimum deposit to open this account of $1000.00. You must maintain this minimum balance on a daily basis to warn the annual percentage yield disclosed.
Early Withdrawal Penalty – If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 3 months on the amount withdrawn.
Renewal Policy – This account will automatically renew on the maturity date. (see definition below) Interest will accrue after final maturity.

18 Month CD, 24 Month CD, 36 Month CD, 48 Month CD, 60 Month CD –

Fixed Rate – These are a fixed rate product.
Minimum Balance Requirement – You must make a minimum deposit to open this account of $1000.00. You must maintain this minimum balance on a daily basis to warn the annual percentage yield disclosed.
18 Month Early Withdrawal Penalty – If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 6 months on the amount withdrawn.
24 Month Early Withdrawal Penalty - If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 12 months on the amount withdrawn.
36 Month, 48 Month, and 60 Month Early Withdrawal Penalty - If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal t 24 months on the amount withdrawn.
Renewal Policy – This account will automatically renew on the maturity date. (see definition below) Interest will accrue after final maturity.

12 Month Advantage CD –

Variable Rate – This is a variable rate product.
Determination of Rate – The interest rate for your account may change once during the term at your discretion.
Early Withdrawal Penalty – The penalty will be an amount equal to 3 months on the amount withdrawn.
Additions to Account – You may make no more than one deposit into your account each term.

12 Month Advantage CD –

Variable Rate – This is a variable rate product.
Determination of Rate – The interest rate for your account may change twice (once each 12 month period of the term) at your discretion.
Early Withdrawal Penalty – The penalty will be an amount equal to 12 months on the amount withdrawn.
Additions to Account – You may make no more than one deposit into your account each term.

Additional Information For Certificate of Deposit Terms-

Subsequent Rates – Subsequent rates will be based on current rate of initial term.
Compounding & Crediting – Frequency. Interest *will be* compounded if added back the principal or if interest is deposited to a First State account. Interest will be paid at maturity or annually pending on the term selected.
Withdrawal of Interest Before Maturity – The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Effect on Closing an Account – If you close your account before interest is credited, you will receive the accrued interest.
Minimum Balance Requirement – You must make a minimum deposit to open this account of $1000.00. You must maintain this minimum balance on a daily basis to warn the annual percentage yield disclosed.
Accrual of Interest on noncash deposits – Interest begins to accrue on the business day account is opened.
Renewal Policy –
Automatic Renewal – You will have ten days after the maturity date to withdraw funds without penalty.
Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.
Renewal Terms –
Same Term as Original – Each renewal term will be the same as the original term, beginning on the maturity date.
Renewal Interest Calculation -
Same Interest Calculation – Interest will be calculated on the same basis as during the original term.
Number of Endorsements – The number of endorsements needed for withdrawal or any other purpose is 1.

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