First State Bank
Personal Account Rates & Fees
(Truth In Savings Disclosures)

This Disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require no less than _7_ days notice in writing before any withdrawal from an interest bearing account.

First Checking + Interest

Variable Rate – The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers 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 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 monthly. Interest will be credited to account monthly.
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)

To receive the quoted rates listed below and receive ATM refunds up to $15.00 per monthly qualification statement cycle, all of the following requirements must be met during monthly qualification cycle.

1. Account must have 15 debit card transactions posted and cleared. (ATM withdrawals do not qualify)
2. Must have a minimum of one direct deposit or one ACH posted and cleared.
3. Receive E-statements.

Rate information if all of the above requirements are met:
Tiered Rates – Daily Balance

	Rate	*APY
$0.01 - $15,000.00	2.47 %	2.50 %
$15,000.00 & Above	.25 %	.25 %

If all of the above requirements are not met, the rate will be as follows on daily balances:

	Rate	*APY
$0.01 & Above	0.05 %	0.05 %

- No minimum balance required
- Limit of (2) First Checking plus interest accounts per household
- Interest rate for balances over $15,000 is 0.25% with an APY ranging from 2.50% to .92% depending on the balance in the account and assuming a maximum deposit of $50,000

Please be advised if your First Checking + Interest account does not meet all of the qualifications as stated in this Truth In Savings for a consecutive six months time period, the account will be changed to First Checking Basic account. The account will be governed the structure of the First Checking Basic account product.
*APY = Annual Percentage Yield

First Checking + Tunes

Minimum Balance Requirements – To open the account you must deposit at least $25.00 to open the account.
Additional Terms – Qualifications to receive the monthly $10.00 grant for downloads and receive ATM charge refunds up to $15.00 per qualification cycle:

1. Account must have 15 debit card transactions posted and cleared. (ATM withdrawals do not qualify)
2. Receive E-statements.
3. Requires monthly sign on to internet banking.

*Grant certificate expires within 30 days.

Please be advised if your First Checking + Tunes account does not meet all of the qualifications as stated in this Truth In Savings for a consecutive six months time period, the account will be changed to First Checking Basic account. The account will be governed the structure of the First Checking Basic account product.

Limit of (2) First Checking + Tunes per household.

First Checking + Basics

Minimum Balance Requirements – To open the account you must deposit at least $25.00 to open the account.
To avoid Imposition of fees- To avoid imposition of the service fee you must meet the following requirements:
A monthly fee of $5.00 will be imposed every statement cycle if the balance falls below $300.00 any day of the statement cycle.

First Checking + FREE

Minimum Balance Requirements – To open the account you must deposit at least $25.00 to open the account.
To avoid Imposition of fees- To avoid imposition of the service fee you must meet the following requirements:
To avoid the charge of $5.00 per month for paper bank statements, a customer agrees to enroll in E-statements, through First State Bank's online service. This enrollment must be completed within the first 30 days after the account is opened to avoid the charge of $5.00 per month for paper bank statements.

First Checking + Interest + Savers

Variable Rate – The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
Determination of rate – At our discretion, we may change the interest rate on your account.
Frequency of rate change – We may change 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 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 monthly. Interest will be credited to account monthly.
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)

To receive the quoted rates listed below and receive ATM refunds up to $15.00 per monthly qualification statement cycle, all of the following requirements must be met during monthly qualification cycle.

1. Account must have 15 debit card transactions posted and cleared. (ATM withdrawals do not qualify)
2. Must have a minimum of one direct deposit or one ACH posted and cleared.
3. Receive E-statements.

Rate information if all of the above requirements are met:

Tiered Rates – Daily Balance

	Rate	*APY
$0.01 - $15,000.00	2.47 %	2.50 %
$15,000.00 & Above	.25 %	.25 %

If all of the above requirements are not met, the rate will be as follows on daily balances:

	Rate	*APY
$0.01 & Above	0.05 %	0.05 %

- No minimum balance required
- Limit of (2) First Checking plus interest accounts per household
- Interest rate for balances over $15,000 is 0.25% with an APY ranging from 2.50% to .92% depending on the balance in the account and assuming a maximum deposit of $50,000

Please be advised if your First Checking + Interest account does not meet all of the qualifications as stated in this Truth In Savings for a consecutive six months time period, the account will be changed to First Checking Basic account. The account will be governed the structure of the First Checking Basic account product.

The Annual Percentage Yield (APY) disclosed on the First Checking + Interest account assumes that interest earned in the First Checking + Interest compounds. However, by choosing to have First Savers linked to First Checking + Interest, you understand that the interest earned in your First Checking + Interest account is automatically transferred into your First Savers account at the end of the statement cycle and therefore does not remain in your First Checking + Interest account and does not compound. Additionally, you understand that the interest amount earned in the First Savers account may be less than the interest amount earned in the First Checking + Interest account.

*APY = Annual Percentage Yield

First Savers

Variable Rate – The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate – At our discretion, we may change the interest rate on your account.

Minimum Balance Requirements – To open the account you must deposit at least $25.00 to open this account.

Frequency of rate change – We may can the interest rate on your account daily.

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 monthly. Interest will be credited to account monthly.

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)

To receive the quoted rates listed below, you must have an active First Checking + Interest and all qualification of the First Checking + Interest must be met during the monthly qualification cycle.

Rate information if all of the above requirements are met:
Tiered Rates – Daily Balance

	Rate	*APY
$0.01 - $15,000.00	.50 %	.50 %
$15,000.00 & Above	.25 %	.25 %

Interest Rate for balances over $15,000.00 is .25% with an APY raging from .50% to .25% depending on the balance in the account and assuming a maximum deposit of $50,000.00.

If all of the above requirements are not met, the rate will be as follows on daily balances:

	Rate	*APY
$0.01 & Above	0.05 %	0.05 %

No checks will be issued on First Savers accounts.

Please be advised if your First Checking + Interest account is closed the First Savers will be converted to a First Checking + Basic. The account will be governed under the structure of the First Checking + Basic product.

Limit of (2) First Savers per household.
*APY = Annual Percentage Yield

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

First CD Savings

Variable Rate – The interest rate for your account is .40 % with an annual percentage yield of .40 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers 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 $5,000.00 to open this account.
To avoid imposition of fees –To avoid the imposition of the service fee you must meet the following requirements: A service fee of $30.00 will be imposed every statement cycle if the balance in the account falls below $5,000.00 any day of the statement cycle.
To obtain the annual percentage yield disclosed – You must maintain a minimum balance of $5,000.00 in the account each day to obtain the disclosed annual percentage yield.
Compounding and Crediting – Frequency. Interest will be compounded semi-annually. Interest will be credited to account semi-annually.
Effect of closing an account – If you close your account before the interest is credited; you will 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).
Additional Terms – Only in house transfers are allowed.

Christmas Club Savings

Variable Rate – The interest rate for your account is .25 % with an annual percentage yield of .25 %. 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 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 not be compounded. Interest will be credited to account annually.
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).
Additional Terms –

1. Funds will be disbursed by the second Friday in November.
2. A service charge of $25.00 will be imposed for closing your account prior to maturity.
3. No withdrawals other than closing the account are allowed prior to maturity.
4. Maximum balance allowed $5000.00.

Personal Money Market Checking

Variable Rate – The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers 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 $2,500.00 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 charge of $15.00 will be imposed every statement cycle if the balance in the account falls below $2,500.00 any day of the month.

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 monthly. Interest will be credited to account monthly.
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 Limits – 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.
Additional Terms – Rate Information: 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	.30 %	.30 %
$50,000.00 & Above	.40 %	.40 %

Fee of $10.00 for each item in excess of allowable limit.
APY = Annual Percentage Yield

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Certificate of Deposits Rates & Fees

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 to 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.

24 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 chosen.
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.

11/13/2012