



Business Miscellaneous Fees and Charges

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Account Services	Cost
Account Activity Copy	\$3.00 each
Account Reconciliation/Research	\$25.00 per hour
ACH Returned Deposited Item	\$5.00
ACH Stop Payment	\$29.00
ACH Transfer Fee	\$5.00
Inactive/Dormant Account Fee	\$5.00 per month, after one year
Interest on Negative Availability	FSB Prime + 2%
Multiple Statement Mailing	\$3.00 per statement
Overdraft Charge*	\$29.00 per presentment
Overdraft Protection Transfer	\$5.00 per transfer
Premature Account Closure	\$15.00 (within 6 months of opening)
Redeposited Check Fee	\$8.00
Returned Item/Non-Sufficient Funds Fee (NSF)	\$29.00 per item per presentment
Returned Deposited Item	\$8.00
Statement Copy	\$3.00
Two Signatures Setup Fee	\$29.00
Two Signatures Required (only accepted under court order)	\$1.00 per check
Undeliverable Mail Fee	\$5.00

Cash/Check/Other Services

Canadian Check Deposited	
Amount under \$500	\$10.00 per item
\$500 and over	\$25.00 per item
Cashier's Check	\$5.00
Check Copy	\$3.00
Counter/Temporary Checks	\$0.25 each
Levy/ Garnishment	\$100.00 per notice
Stop Payment	\$29.00
Gift Card	\$2.95
Travel Card	\$9.95
Night Drop Bags	
Coin	\$1.50
Zipper	\$5.00
Locking	\$35.00
Notary Services	Free
Signature Guarantee	Free

ATM/Debit Card Services	Cost
ATM Deposit Fee	\$3.00
Debit Card Replacement Fee	\$15.00
Withdrawal at a Non-FSB owned ATM	\$2.00

Internet Banking Services

Bill Payment Inactivity Fee	\$3.00 per month
Business Online Banking	Free
Business Bill Pay	\$15.00 per month
TransferNow ACH transfers	
Standard transfer	Free
Next Day Outbound transfer	\$5.00 per transfer

Wire Services

Incoming Domestic	\$10.00
Incoming International	\$10.00
Outgoing Domestic	\$15.00
Outgoing International	\$55.00

Safe Deposit Box Fees**

	Due Annually
2" x 5" Box	\$20.00
3" x 5" Box	\$30.00
5" x 5" Box	\$35.00
3" x 10" Box	\$45.00
5" x 10" Box	\$55.00
10" x 10" Box	\$80.00
<i>**Fees may vary by location</i>	
Safe Deposit Box Auto Pay Discount	\$5.00
Safe Deposit Box Late Payment Fee	\$5.00

Some fees may be subject to state and local taxes.

* Examples of some items that may overdraw your account include checks, ATM transactions, point-of-sale (POS) transactions and pre-authorized debits.

Farmers State Bank's Business Rate Chart

Account Type	Daily Balance	Interest Rate	Annual Percentage Yield
Regular Non Personal Savings	\$0 - 99.99	0.00%	0.00%
Minimum \$100 required to earn interest	\$100 - 999.99	0.05%	0.05%
Maintenance fee- \$3.00	\$1,000 - 19,999.99	0.20%	0.20%
(if minimum balance is not maintained)	\$20,000 and up	0.40%	0.40%
Ultimate Non Personal Savings	\$0 - 9,999.99	0.00%	0.00%
Minimum \$10,000 required to earn interest	\$10,000 - 24,999.99	0.20%	0.20%
Early withdrawal penalty- \$50.00 or	\$25,000 - 49,999.99	0.40%	0.40%
7 days interest, whichever is greater	\$50,000 - 99,999.99	1.00%	1.00%
	\$100,000 - 249,999.99	2.23%	2.25%
	\$250,000 and up	2.87%	2.90%
Non Personal Money Market	\$0 - 9,999.99	0.40%	0.40%
Maintenance fee- \$6.00	\$10,000 - 49,999.99	0.70%	0.70%
(if minimum balance is not maintained)	\$50,000 - 99,999.99	1.15%	1.16%
	\$100,000 - 249,999.99	1.90%	1.92%
	\$250,000 and up	2.10%	2.12%
Basic Business Checking	Not an interest bearing account		
Maintenance fee - \$8.00			
(if minimum balance is not maintained)			
Transaction fee - \$0.25/item			
(in excess of 100 items/month)			
Business Checking	Not an interest bearing account		
Maintenance fee - \$8.00			
(if minimum balance is not maintained)			
Transaction fee - \$0.25/item			
(in excess of 200 items/month)			
Business Checking Plus	\$0 - 2499.99	0.00%	0.00%
Minimum \$2,500 required to earn interest	\$2,500 - 19,999.99	0.05%	0.05%
Maintenance fee - \$8.00	\$20,000 and up	0.05%	0.05%
(if minimum balance is not maintained)			
Transaction fee - \$0.25/item			
(in excess of 200 items/month)			
Commercial Checking	Not an interest bearing account		
Maintenance fee - \$10.00			
(included in analysis)			
Community Checking	Not an interest bearing account		
Transaction fee - \$0.10/item			
(in excess of 300 items/month)			

Interest Rates and Annual Percentage Yields are current as of 02/27/2026.
For current rate information call (319) 377-4891.

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