



Personal 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
Multiple Statement Mailing	\$3.00 per statement
Overdraft Charge*	
Student Checking	\$15.00 per presentment
All Other Checking Accounts	\$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)	
Student Checking	\$15.00 per item per presentment
All Other Checking Accounts	\$29.00 per item per presentment
Returned Deposited Item	\$8.00
Statement Copy	\$3.00
Two Signatures Setup Fee	\$29.00
Two Signatures Required	\$1.00 per check
(only accepted under court order)	
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
Signature Guarantee	Free
Notary Services	Free

ATM/Debit Card Services	Cost
Debit Card Replacement Fee	\$15.00
Transactions at FSB ATMs	Free
Transactions at MoneyPass ATMs	Free
Withdrawals at non-FSB ATMs	(varies by product)

Internet Banking Services

Bill Payment Inactivity Fee	\$3.00 per month
Internet Banking	Free
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

***Fees may vary by location*

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.

[^]Inactive/Dormant Account Fee does not apply to interest bearing consumer accounts.

* 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 Personal Rate Chart

Account Type	Daily Balance	Interest Rate	APY (Annual Percentage Yield)
Prime Checking You must deposit \$25.00 to open this account.	Not an interest bearing account		
Secure Checking You must deposit \$25.00 to open this account	Not an interest bearing account		
Rewards Checking You must deposit \$1,000.00 to open this account (see Truth in Savings Disclosure for account requirements)	\$0-19,999.99 (with acct requirements)	3.45%	3.50%
	\$0-19,999.99 (without acct requirements)	0.15%	0.15%
	\$20,000 and up	0.15%	0.15%
Benefits Checking You must deposit \$100.00 to open this account.	\$0-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.05%	0.05%
	\$20,000.00 and up	0.10%	0.10%
Student Checking You must deposit \$25.00 to open this account	Not an interest bearing account		
Interest Checking You must deposit \$100.00 to open this account.	\$0-849.99	0.00%	0.00%
	\$850.00-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.05%	0.05%
	\$20,000.00 and up	0.10%	0.10%
Money Market Account You must deposit \$1,000.00 to open this account.	\$0-9,999.99	0.40%	0.40%
	\$10,000.00-49,999.99	0.70%	0.70%
	\$50,000.00-99,999.99	1.15%	1.16%
	\$100,000.00-249,999.99	1.90%	1.92%
	\$250,000.00 and up	2.10%	2.12%
Health Savings Account (HSA) You must deposit \$100.00 to open this account.	\$0-9,999.99	0.50%	0.50%
	\$10,000.00-24,999.99	1.49%	1.50%
	\$25,000.00-49,999.99	2.47%	2.50%
	\$50,000.00 and up	2.86%	2.90%
Regular Savings You must deposit \$50.00 to open this account.	\$0-99.99	0.00%	0.00%
	\$100.00-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.20%	0.20%
	\$20,000.00 and up	0.40%	0.40%
Youth Savings Account You must deposit \$5.00 to open this account.	\$0-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.20%	0.20%
	\$20,000.00 and up	0.40%	0.40%
FSBee Club Savings Account You must deposit \$5.00 to open this account.	\$0-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.20%	0.20%
	\$20,000.00 and up	0.40%	0.40%
Christmas Club Account* You must deposit \$5.00 to open this account.	\$0-999.99	0.05%	0.05%
	\$1,000.00-19,999.99	0.20%	0.20%
	\$20,000.00 and up	0.40%	0.40%
Ultimate Account* You must deposit \$10,000.00 to open this account.	\$0-9,999.99	0.00%	0.00%
	\$10,000.00-24,999.99	0.20%	0.20%
	\$25,000.00-49,999.99	0.40%	0.40%
	\$50,000.00-99,999.99	1.00%	1.00%
	\$100,000.00-249,999.99	2.23%	2.25%
	\$250,000.00 and above	2.87%	2.90%

*Early withdrawal penalties may apply.

Interest Rates and Annual Percentage Yields are current as of 02/27/2026.
Fees may reduce earnings on these accounts. For current rate information call (319)377-4891.

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