

First State Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or www.fsbloomis.com.

In general, all consumer products are available at all branch locations. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products /services.

Deposit account rates are available at any branch or by calling 1-308-876-2451. Loan rates are available at any branch or by calling 1-308-876-2451.

Consumers can open new account for consumer checking and savings accounts at branch location for all deposit products. Consumers can apply at any branch locations for lending products. Consumers can apply for a mortgage at any branch location.

Products Offered

Consumer

Deposit Accounts

- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

Loan Accounts

- Vehicle Loans
- Personal Loans
- Home Equity Loans
- Mortgage Loans
- Personal Lines of Credit
- Home Equity Lines of Credit

Card Products

- Credit Cards
- Banking Cards

Other

- Online Services

- Mobile Services

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

Small Business and Commercial

Checking

- Business Checking
- Business Checking
with Interest

Treasury Services

- Wire Transfers
- Remote Deposit Capture

Card Products

- Business Debit Card

Other

- Online and Mobile banking
platforms

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FEE SCHEDULE EFFECTIVE JANUARY 1, 2023

Debit Card or ATM Card-"Card Fee"	\$10.00	Card Replacement Fee-"Card Fee"	\$10.00
Personalized Checks	Prices vary	Temporary Checks	\$1.00 for 6
Cashier's Check	\$5.00	Silver Eagle Cashier's Check	\$2.00
Copy of Cleared Check	\$2.00	Money Order-Bertrand	\$3.00
Reprint Statement	\$5.00	Account Activity Printout	\$2.00
Account Research	\$25.00/hr	Statement Reconciliation	\$25.00/hr
Stop Payment Fee	\$25.00	Oversized Night Depository	\$20.00
Locked Deposit Bag	\$20.00	Foreign Currency Exchange	\$20 each way
IRA Outgoing Transfer Fee	\$30.00	Outgoing International Wire Fee	\$35.00
Outgoing Domestic Wire Fee	\$20.00	Garnishment or Levy of Account	\$50.00
Items Sent for Collection	\$30.00	Indemnity Bond	\$50.00
Notary Service for Non-Customers	\$10.00	Coin Counting for Non-Customers	\$5 per \$100
Check Cashing for Non-Customers	\$5.00	Photocopies	\$1/page
Fax Services	\$3 for first page/\$1 each additional page		

Safe Deposit Box Annual Rent:

3x5	\$15.00	5x10	\$36.00
4x4	\$18.00	6x10	\$42.00
3x10	\$26.00	7x10	\$46.00
4x10	\$33.00	Lost Key	\$100.00

ATM Usage Fee (Foreign ATM Charge)	\$2.00
Overdraft Item Fee(s)	\$30.00

An Overdraft Fee is charged when the balance of your account is insufficient to cover a transaction presented against it but we pay the transaction as allowed by law and the Terms and Conditions Agreement . Such transactions include, but are not limited to: checks, in-person withdrawals, ATM withdrawals, automatic bill payments or other transactions using your account number, debit card purchases, any and all bank service charges and fees (e.g. maintenance charges, activity fees, and foreign usage and surcharge fees imposed by ATM transactions), and other electronic fees.

Continuous Overdraft Charge	\$30.00
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A Continuous Overdraft Charge will be charged after the account is overdrawn for seven (7) days. This fee will continue to be charged on every 7th day thereafter until the account is no longer overdrawn or is charged off and closed. Overdrafts by bank service charges or fees can cause Continuous Overdraft Charges.

Return Item Fee(s)	\$30.00
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A Return Item Fee of \$30/item applies to any item that was returned due to non-sufficient funds in the account when a check, in-person withdrawal, or electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.

Dormant Account Fee	\$2.00 per quarter
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An account is considered dormant if you have not initiated a verifiable deposit or withdrawal transaction in the past 12 months for checking accounts or 24 months for savings accounts. A verifiable transaction is one that requires your signature or entry of a password or PIN.

If you have any questions, please contact your banker. Thank you for your business!

Loomis
PO Box 230
211 Commercial St
Loomis, NE 68958
(308) 876-2451

Alma
PO Box 140
620 W Main St
Alma, NE 68920
(308) 928-2101

Bertrand
PO Box 7
601 Minor Ave
Bertrand, NE 68927
(308) 472-3411

Axtell
PO Box 98
402 Main Ave
Axtell, NE 68924
(308) 743-2442