

Section 4 - Branch Services

This section includes, products, services, and a listing of ATMs.

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

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



Services & Fees Disclosure

Bill Pay	No Charge
Cashier's Check – per check.....	\$5.00
Collection Item – per item.....	\$10.00
Dormant Account Fee – per month.....	\$5.00
Garnishment or Levies	\$50.00
Indemnity Bond – per Certificate	\$25.00
Online Banking.....	No Charge
Mobile Banking	No Charge
Overdraft Item Fee – may be created by check, in-person withdrawal, ATM or other electronic means	\$30.00/Max 5 Day
Research	
Per hour, including account reconciliation.....	\$35.00
Per page.....	\$1.00
Return Item Fee	\$30.00/Max 5 Day
A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via 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.	
Safe Deposit Box	
Drilling Charge.....	\$200.00
Payment late fee – per box per month	\$5.00
Statements	
Electronic Statement.....	No Charge
Paper Statement.....	No Charge
Stop Payment – per check	\$30.00
Undeliverable Mail.....	\$10.00
Wire Transfer Fees	
Incoming	
Domestic.....	\$10.00
International	\$50.00
Outgoing	
Domestic.....	\$20.00
International	\$50.00



Safety Deposit Box

Services & Fees Disclosure

Box Size	Dimension Range			Annual Rent
3 in x 5 in	2 in x 5 in	To	4 in x 5 in	\$25.00
5 in x 5 in	4 1/2 in x 5 in	To	5 in x 5 in	\$30.00
3 in x 10 in				\$30.00
4 in x 10 in	4 in x 8 1/2 in	To	7 in x 10 3/4 in	\$45.00
10 in x 10 in	8 1/2 in x 9 in	To	16 in x 14 in	\$65.00

Additional Fees:

Late Payment Fee: \$5

Lost Key Fee: \$25

Drilling Fee: \$200



HOURS OF SERVICE

LOOMIS LOCATION (211 COMMERCIAL STREET): MAIN BRANCH

SERVING PHELPS AND GOSPER COUNTIES

CENSUS TRACTS 9676, 9672, 9671, & 9670

LOBBY: MONDAY-FRIDAY 9:00 a.m. to 3:00 p.m.

DRIVE-UP MONDAY-FRIDAY 8:00 a.m. to 4:00 p.m.

ALMA LOCATION (620 W MAIN STREET):

SERVING HARLAN COUNTY

CENSUS TRACT 9642

LOBBY: MONDAY-FRIDAY 9:00 a.m. to 4:00 p.m.

DRIVE-UP MONDAY-FRIDAY 8:00 a.m. to 4:00 p.m.

BERTRAND LOCATION (601 MINOR AVE):

SERVING PHELPS AND GOSPER COUNTIES

CENSUS TRACTS 9676, 9672, 9671, & 9670

LOBBY: MONDAY-FRIDAY 8:30 a.m. to 3:00 p.m.

DRIVE-UP MONDAY-FRIDAY 8:00 a.m. to 4:00 p.m.

AXTELL LOCATION (402 MAIN AVENUE):

SERVING PHELPS AND KEARNEY COUNTIES

CENSUS TRACTS 9666, 9667

LOBBY: MONDAY-FRIDAY 9:00 a.m. to 3:00 p.m.

CLOSED DURING NOON HOUR 12:00 p.m. to 1:00 p.m.

DRIVE-UP MONDAY-FRIDAY 8:00 a.m. to 4:00 p.m.

CLOSED DURING NOON HOUR 12:00 p.m. to 1:00 p.m.

EFFECTIVE DECEMBER 1, 2022

FIRST STATE BANK ATM LOCATIONS

LOOMIS, NE

SIMS SHOP EZ

10775 CLIFTON STREET

LOOMIS, NE 68958

BERTRAND, NE

CONVENIENCE PLUS

707 MINOR AVE

BERTRAND, NE 68927

ALMA, NE

FIRST STATE BANK-ALMA BRANCH

620 W MAIN STREET

ALMA, NE 68920

AXTELL, NE

FIRST STATE BANK-AXTELL BRANCH

402 MAIN AVE

AXTELL, NE 68924