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		FSB Free Plus	Regular	Check Club	N.O.W. Plus	High Yield Cash Account
Summary	No cost, non-interest account.	No cost, non-interest account.	Basic checking account.	Receive a wide range of benefits for a low monthly fee.	Interest bearing checking.	Our top interest earning account.
Minimum to Open	None	None	\$100	\$100	\$900	\$2500
Minimum Balance	None	None	\$401 to avoid service charges.	None	\$900	\$2500
Monthly Fees	None	None	\$3* for \$200-\$400.99 average available balance. \$5* for average available balance below \$200.	Basic Plan: \$7 Personal Plan: \$8 Family Plan: \$9 With N.O.W. Plus: \$4, \$5 and \$6	If balance falls below \$900 a \$6* service charge is applied.	If balance falls below \$2500 a \$10* per month fee is charge and the rate will be adjusted.
Per-Item Fees	None	None	15 cents* per debit transaction** in excess of 30 if average available balance less than \$401.	None	10 cents* per debit transaction** if the minimum daily balance is not met for the statement cycle.	\$1* per debit transaction** in excess of 6 per month. Unlimited in person transfers.
Interest	None	None	None	None unless a \$900 balance is maintained. (Sign up if interested.)	Variable interest rate, compounded monthly.	Variable interest rate, compounded monthly.
Additional Information	<p>Customer must sign up for e-statements and Internet Banking.</p> <p>Ask about our Checkmate Debit card.</p> <p>Overdraft protection available.</p> <p>Customer must pay for check orders.</p>	<p>Customers receive statement in mail.</p> <p>Customer must pay for check orders.</p> <p>Ask about Emerald Club!</p>	<p>Ask about our Checkmate Debit card.</p> <p>Overdraft protection available.</p>	<p>\$3 discount on each plan for those age 55 or better.</p> <p>Free Checkmate Debit card available.</p> <p>See list below for additional features!</p>	<p>Checkmate Debit card available.</p> <p>Overdraft protection available.</p>	<p>Checkmate Debit card available.</p> <p>Earn a higher interest rate when average balance exceeds \$10,000 and \$30,000.</p>



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Free checks, money orders and cashier's checks. Also enjoy fun trips . day and extended travel, local

free personalized Check Club checks, free debit card, accidental death and dismemberment insurance, no-fee discount Travel Program, Adventureland discount tickets, State Fair discount tickets, discount movie theatre tickets, Quest National Hotel, Dining and Car Rental Discount Program, Child I.D. Kits Program, Heartland Inn discount, First Aid Emergency Guides, Credit Card Protection Program, Key Ring Registration, Home Inventory Protection List, Discount Coupon Program for Recreational Attractions and local businesses.

Take out Checking summary on back and put in:

Commercial Checking

Free - 6-month trial analysis
Unlimited check writing & no minimum balance requirements

Activity Charges

Activity charges are calculated based on the number of items that have passed through your account during the month:

Per-Item Charges:

- Posted Items . . . \$.075
- Deposited Items Drawn on Us . . . \$.03
- Deposited Items Drawn on other IA banks . . . \$.03
- Deposited Items Drawn on Out-of-State Banks . . . \$.045

A commercial checking account can be free of all activity charges when the earnings credit is sufficient to cover the cost of services provided. The earnings credit on the invested balance in your account is calculated using variable money market rates which are subject to change daily.

Additional Services

- Night deposit bag
 - Convenient for after hour and weekend deposits!
- Safety deposit box
 - Keep important business documents in the safety of our bank vault. Small yearly rental fee. Three different sized boxes available.
- Commercial loan
 - We have loans for the purchase of property, equipment, furniture and fixtures, inventory or working capital. From short term operating loans to 20-year real estate loans we will find a solution!