

FARMERS STATE BANK

INVESTING IN YOU



Personal Checking Accounts

	<u>Smart Checking</u>	<u>Secure Checking</u>	<u>Regular NOW Checking</u>	<u>Classic Checking</u>
Minimum Deposit to Open Account	\$100	\$100	\$100	\$100
Interest Bearing			✓	✓
Free Checks				✓
ID Protect®		✓		
Debit Card	✓	✓	✓	✓
Account Requirement	Direct Deposit or eStatements	None	None	50 years of age or older
*Inactivity Fee	\$5.00	\$5.00		
Fees and/or Service Charges	\$3.00 per month if account requirement not met	\$5.00 per month	**\$5.00 per month if balance requirement not met	**\$7.50 per month if balance requirement not met
**Required Average Daily Balance to avoid service charge			\$500	\$1,000 or \$5,000 in all deposit accounts

***Inactivity Fee:** A monthly fee of \$5.00 will be charged each statement cycle in which the account is inactive. Inactive is described as having no deposits or withdrawals for 6 months.

•ID Protect® - Identity Theft Protection Service: Offered with Secure Checking. *See reverse side for details.*

• Fees and/or Service Charges: A service charge will be imposed every monthly statement cycle if the Average Daily Balance for the monthly statement cycle falls below the Balance Requirement. A service charge will be imposed every month if you do not satisfy the Account Requirement. A monthly fee will be charged each statement cycle for Secure Checking.

Additional Services

• Classic Account Services: No charge for money orders, checkbook balancing, stop payment orders, single checks (carbon copy available for a fee) and photocopies (limit 15 per month).

• Elan Financial Services - Credit Cards: *See brochure for more details or visit and apply online at <https://www.fsbwaupaca.com/personal/creditcard.php>*

• Bill Pay: A fee per month applies if not enrolled with eStatements. *See reverse side for details.*

• Online Banking

• Mobile Banking

• eStatements

• Direct Deposit

• Debit Cards

IDPROTECT® – identity theft monitoring and resolution service¹ for you, your joint account holders, and your family¹
(registration/activation required to receive the following benefits)

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage²** – to cover expenses associated with restoring your identity
- **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case until your identity is restored
- **Debit and Credit Card Registration** – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen
- **Credit File Monitoring³** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- **Credit Report** – ability to request a triple bureau report every 90 days or upon opening a resolution case
- **Credit Score⁴** – ability to request a single bureau score every 90 days
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified
- **Online Identity Theft News Center and Valuable Phone and Web Resources**

Disclosures:

¹ Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

² Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. For more information, please visit idprotectme247.com or call 866-210-0361. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

³ Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

⁴ Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

Online Bill Pay Enrollment:

Bill Pay for Personal Accounts

A \$5 monthly fee applies unless the account being used for Bill Pay is enrolled with eStatements. If you are not already signed up for eStatements, click on the 'Profile' link in the top right corner in your Online Banking and go to eStatements Enrollment. Select the account(s) to enroll in eStatements.

To enroll in Bill Pay: Call our Bookkeeping Department at (715) 258-1410 or you can go to FSBWaupaca.com, click on 'Online Services,' use the Secure Contact Form and select Bookkeeping. Please fill in the top information and then type "Enroll in Bill Pay" in the Questions / Comments area at the bottom of the form. Once the form is complete, click the submit button. Within a few business days, there will be a 'Bill Pay' link in your Online Banking.

Once Bill Pay is enabled: Click on the 'Bill Pay' link and click 'Next' when it asks which program you want to enroll (this is your only option in the drop down menu). You will then come to a screen that asks for your Bill Pay Username and Bill Pay Password. These are the same as your Online Banking Username and Password. You can click on the terms and conditions to get a printer friendly version of the Bill Pay Disclosure. After you enter your Bill Pay Username and Bill Pay Password, you will be taken back to your Online Banking home page. You are now enrolled in Bill Pay and are able to make payments.

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Money Market Accounts

	<u>Regular Money Market</u>	<u>Regular Super Saver</u>
Minimum Deposit to Open Account	\$100	\$100
Interest Bearing	✓	✓
Early Closing Fee	✓	✓
**Required Average Daily Balance to avoid service charge	\$1,000	\$1,000
Service Charge	**\$10.00 per month if balance requirement not met	**\$10.00 per month if balance requirement not met

Transaction Limitations: Transfers from a Money Market Deposit Account to another account or to third parties by preauthorized, automatic, or telephone transfer or by check or similar order to third parties are limited to six per statement cycle.

Additional Information

- Daily Balance under \$1,000 will earn interest at the NOW account rate
- The interest rate for each tier is determined by the bank daily
- For current rates, please view our Deposit Rate sheet online or call (715) 258-1400

<u>Regular MMDA</u>	<u>Interest Compulation</u>
\$1,000.00 & Over	Simple Interest Paid Monthly
\$999.99 & Under	Simple Interest Paid Monthly
<u>Regular Super Saver</u>	
\$20,000.00 & Over	Compound Daily - Paid Monthly
\$10,000.00 - \$19,999.99	Compound Daily - Paid Monthly
Under \$10,000.00	Compound Daily - Paid Monthly

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Personal Savings Accounts

	<u>Combo Savings Club</u>	<u>Cool Cash Savings</u>	<u>Regular Savings</u>	<u>Christmas Club</u>
Age Requirement	Ages 12 & under	Ages 13 through 23		
Minimum Deposit to Open Account	\$5	\$5	\$100	\$5
Interest Bearing	✓	✓	✓	✓
Simple Interest Paid Quarterly	✓	✓	✓	
ATM Card			✓	
Direct Deposit		✓	✓	
Service Charge	**\$1.00 per month if balance requirement not met	**\$1.00 per month if balance requirement not met	**\$2.00 per month if balance requirement not met	
**Required Average Daily Balance to avoid service charge	\$25	\$25	\$100	

• **Combo, Cool Cash & Regular Savings** - Transaction Limitations: Transfers from a Savings Account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per statement cycle. Combo Savings Club Accounts will automatically convert to a Cool Cash Savings Account at age 13. Cool Cash Savings Accounts will automatically convert to a Regular Savings Account at age 24. Interest will be compounded and credited to your account every quarter.

- Combo Customers will be given a card to track their Combo Cash Points.
- Combo Customers will receive 1 Combo Cash Point for each whole dollar they deposit, and can receive 1 Combo Cash Point for filling out their deposit/withdrawal slip correctly.
- Combo Cash Points can be redeemed in January and July for a prize.

• **Christmas Club** - Transaction Limitations: You may make unlimited deposits into your account. If any withdrawal is made from this account prior to the annual distribution date, all accrued interest may be forfeited and the account may close. Christmas Clubs can be viewed through online banking, but no online transactions will be permitted. Interest will be compounded and credited to your account annually.

Additional Services

• Online Banking

• Mobile Banking

• eStatements



Certificate of Deposit (CD)

- CDs are a safe and secure way to save money
- Different terms available to match when you need the money
- Special terms may be available at different times
- Minimum balances vary depending on term
- Rates are subject to change, but the rate will be locked when you open your CD
- There are penalties for early withdrawal
- Please call (715) 258-1400 for our current CD terms and rates

Individual Retirement Account (IRA)

- **Traditional IRA:** Pre-tax dollars invested for tax deferred earnings
- **Roth IRA:** After-tax dollars invested with your principal and interest tax free when you withdraw after 5 years

Farmers State Bank does not provide tax, legal, or accounting advice, please consult with your tax, legal, or accounting advisors.

Health Savings Account (HSA)

- **There are certain requirements to be eligible.** You may want to consult with a tax advisor before making HSA contributions or taking HSA distributions.
- No minimum balance
- Regular NOW checking account with a tiered interest rate
- Ability to write checks or use a debit card to pay for medical expenses