

CHECKING ACCOUNTS*

Free With E-Checking

(Consumer)

Minimum to Open: \$200
Minimum Balance: No minimum
Monthly Service Fee: No maintenance fee

Regular Checking

(Consumer)

Minimum to Open: \$100
Minimum Balance: \$1,000
Monthly Service Fee: If balance falls below \$1,000 at anytime within the month, \$8 service charge

Key Account Checking

(Consumer)

Minimum to Open: \$100
Minimum Balance: No minimum
Monthly Service Fee: \$8 Basic (\$10,000) Coverage* or \$10 Family (\$30,000) Coverage*

3 free Cashiers Checks per month

Free Key Account Check orders (single copy)

Free E-Statements or paper statements available

**Accidental Death Insurance not FDIC insured, not a deposit, not guaranteed by the bank, not insured by any federal government agency*

Business Checking

(Commercial)

Minimum to Open: \$500
Minimum Balance: \$2,500
Monthly Service Fee: If balance falls below \$2,500 at any time within the month, \$15 service charge

\$0.15 per check surcharge after first 25 checks if balance falls below \$2,500 per statement cycle

***All commercial accounts subject to Account Analysis**

INTEREST CHECKING

NOW Checking

(Consumer)

Minimum to Open: \$2,500
Minimum Balance: \$2,500
Monthly Service Fee: If balance falls below \$2,500 at any time within the month, \$10 service charge

Tiered Investment (NOW) Checking

(Consumer)

Minimum to Open: \$10,000
Minimum Balance: \$10,000
Monthly Service Fee: If balance falls below \$10,000 at any time within the month, \$15 service charge

Interest Tiers:

*\$0.01 to \$25,000, \$25,000.01 to \$50,000
\$50,000.01 to \$250,000, \$250,000.01 to
\$1,000,000, \$1,000,000.01 or Greater*

Money Market Checking

(Consumer & Commercial)

Minimum to Open: \$2,500
Minimum Balance: \$2,500
Monthly Service Fee: If balance falls below \$2,500 at any time within the month, \$10 service charge

*3 withdrawals per month allowed at no charge;
Withdrawals in excess of 3 are charged \$10 per withdrawal*

Tiered Money Market

(Consumer & Commercial)

Minimum to Open: \$15,000
Minimum Balance: \$15,000
Monthly Service Fee: If balance falls below \$15,000 at any time within the month, \$15 service charge

Interest Tiers:

*\$0.01 to \$25,000, \$25,000.01 to \$50,000
\$50,000.01 to \$250,000, \$250,000.01 to
\$1,000,000, \$1,000,000.01 or Greater*

*3 withdrawals per month allowed at no charge;
Withdrawals in excess of 3 are charged \$10 per withdrawal*

HSA (NOW) Checking

(Consumer)

Minimum to Open: \$100
Minimum Balance: \$500
Monthly Service Fee: If balance falls below \$500 at any time within the month, \$8 service charge

Account governed by HSA guidelines

SAVINGS

Just For Kids Savings

(Consumers Under Age 18)

Minimum to Open: \$25
Minimum Balance: No Minimum
Quarterly Service Fee: No Maintenance Fee

*3 withdrawals per quarter allowed at no charge;
Withdrawals in excess of 3 are charged \$2 per withdrawal*

*Account converted to Statement Savings at
18 years of age*

Interest Tiers: \$0.01 to \$500, \$500.01 or Greater

Free E-Statements or paper statements available

Statement Savings

(Consumer & Commercial)

Minimum to Open: \$300
Minimum Balance: \$300
Quarterly Service Fee: If balance falls below \$300 at any time within the quarter, \$12 service charge

*3 withdrawals per quarter allowed at no charge;
Withdrawals in excess of 3 are charged \$2 per withdrawal*

Free E-Statements or paper statements available



SERVICES OFFERED WITH DEPOSIT ACCOUNTS;



Debit Card

Initial debit card for a new consumer or business account is free. Custom cards available upon request



Online Banking

Free for consumer accounts



Mobile Deposit

Free for consumer accounts



Bill Pay

Free for consumer accounts



E-Statements

Online E-statements are free; paper statements are \$4 per month for all accounts except the Key Account Checking, Just for Kids Savings, and Statement Savings



ATM Access

No charge at any First State Bank or Austin Bank location

For a full list of commercial banking products and associated fees, please contact a Customer Service Representative at (903) 676-1900

All interest rates subject to change without notice





Online Account Opening

Opening an account online is now more convenient than ever! Using a mobile device, laptop, or computer, simply visit www.bankfsb.com and click on "Enroll Now" to get started. You will be able to choose the account you'd like to open and once your application is submitted, a Customer Service Representative will contact you to finish the process. Easy and convenient!

E-Statements

Go green with E-Statements! When it comes to your money, we know that privacy and security are of great importance:

- Receive an online version of your statement through Online Banking at no cost to you.
- An email will notify you each month that your statement is available for viewing and printing online.
- Receive your online E-Statement several days before you would receive a paper statement.



www.bankfsb.com



(903) 676-1900

For account details, qualifications, features, and current interest rates, contact a Customer Service Representative at any First State Bank branch location.

Banking Locations

Athens-Downtown Athens-Tyler Street

130 E Corsicana St.

1114 E Tyler St.

Mabank

201 S Third St.

Malakoff

200 W Royall Blvd.

Gun Barrel City

118 W Main St.

Corsicana

1600 W Second Ave.

Forney

119 S FM 548

Manage My Card

Staying in control of your debit card is easier than ever. "Manage My Card" offers you an all-in-one dashboard for controlling your First State Bank cards all within one app... ours!

- For added security, you can easily lock and unlock your cards.
- View your spending by seeing what, when, and where your debit cards are being used.
- Set travel plans and restrict purchases to certain locations, merchant types, and transaction types.
- Report your card as lost or stolen.

Simply download our mobile app and click on "My Cards" to get started!

TransferNow

If you find yourself juggling finances between several banks, credit unions and investment firms, then worry no more! With TransferNow, you can safely transfer money between your First State Bank personal account and accounts you own at other financial institutions.



Rev. 09/01/23



Product Brochure

WELCOME

On behalf of our team, I want to personally welcome you to First State Bank. We have a variety of financial products and services that are available to you. Friendly employees are ready to answer any questions you may have and will help you determine which products and services are right for you. We are committed to keeping your business, so don't hesitate to let us know how we can help. Thank you for choosing First State Bank!

Steve Moore
President

Lending

At First State Bank, we treat our customers as we would our neighbors; taking the time to get to know each and every one. Whether you are purchasing a dream car, renovating your home or buying livestock, our lenders are available to discuss a loan specifically tailored to your needs. Come by and visit with a loan officer to discover which option is best for you.



Important Phone Numbers

Debit Cards

After hours, weekends, and holidays:
Lost/Stolen Debit Card: (800) 472-3272
Fraud Department: (800) 262-2024
Activate/Change PIN: (800) 992-3808

Telebank

Local: (903) 677-3388
Toll Free: (855) 677-3388