

IMPORTANT ACCOUNT INFORMATION

for our Customers from **FARMERS STATE BANK**
 99 7th St. N Northwood, IA • (641) 324-2273

COMMON FEATURES

Effective 01/01/2022

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM / Debit Card Monthly Usage Fee Excluding consumers age 62 & over, Freestyle checking, Allstyle checking and accounts with e-statements	\$.50 + applicable taxes
Account Closing (Within 90 Days Of Opening)	\$35.00
Account Research Hourly Rate (Minimum Charge \$25)	\$25.00
Automatic Transfer for Overdraft/Minimum Balance Protection	\$5.00
Bill Pay without supporting electronic requirements A \$4.95 monthly service fee debit will be charged for bill pay if customer does not meet 2 of the following supporting electronic requirements: direct deposit, e-statements, debit card transactions. Fee waived for Allstyle checking.	\$4.95 + applicable taxes
Brella P2P Service Fee	\$1.00
Cashier's Check	\$5.00
Check Printing	Fees vary by style ordered
Coin Counting (for non customers)	10%
Debit Card Replacement	\$14.00 including applicable taxes
Deposit Item returned	\$10.00 + applicable taxes
Dormant Fee	\$9.00 + applicable taxes
Levies And Garnishments	\$50.00 or legal maximum
Return Item Fee Created by check, In-person withdrawal, debit card recurring transaction, or other electronic means	\$32.00
Overdraft Fee Created by check, in-person withdrawal, debit card recurring transaction, or other electronic means	\$32.00
Special Statement Printing	\$2.00
Stop Payment	\$35.00 + applicable taxes
Wire Transfer Outgoing Domestic	\$30.00
Wire Transfer Incoming Domestic	\$10.00
Wire Transfer Incoming & Outgoing International	\$35.00

SAFE DEPOSIT BOX FEES EFFECTIVE 1/1/2022

Annual Rent Due February 1st

<u>Size</u>	<u>Amount Per Year</u>
2x5	\$15.00
3x5	\$20.00
4x5	\$25.00
3x10	\$25.00
5x10	\$40.00
5x11	\$40.00
7x10	\$40.00
8x11	\$40.00
10x10	\$60.00

Replacement Key-**\$20.00** Drilled Box - **\$200.00**

Late Fee After **30** Days-**\$20.00**

To help avoid the late fee, have your payment set up to pull from an account you currently have at Farmers State Bank.

FARMERS STATE BANK
SERVICES PROVIDED:

Locations:

GRAFTON

302 4TH Avenue
Grafton, IA 50440
Telephone: (641)748-2222

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Safe
Deposit Boxes, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

MASON CITY

517 South Federal Avenue
Mason City, IA 50401
Telephone: (641)424-1949

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Notary
Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

ST. ANSGAR

345 West 4TH Street
St. Ansgar, IA 50472
Telephone: (641)713-2425

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Safe
Deposit Boxes, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

MASON CITY

2501 4th Street SW
Mason City, IA 50401
Telephone: (641)424-3053

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Safe Deposit Boxes, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

Northwood

99 7th Street North
Northwood, IA 50459
Telephone: (641)324-2273

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

VENTURA

5 West Ventura Street
Ventura, IA 50482
Telephone: (641)829-3988

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Safe Deposit Boxes, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

CLEAR LAKE

210 First Ave North
Clear Lake, IA 50428
Telephone: (641)357-6174

Deposit Services:

Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirements Accounts, Safe Deposit Boxes, Notary Services, Merchant Bancard Services

Loan Services:

Commercial Lending, Real Estate Lending, Agricultural Lending, Consumer Lending

FARMERS STATE BANK ATMS

Farmers State Bank	Farmers State Bank	Farmers State Bank
2501 4 th Street SW	99 7 th Street North	302 4 th Avenue
Mason City, IA 50401	Northwood, IA 50459	Grafton, IA 50440

Farmers State Bank	Farmers State Bank	Farmers State Bank
5 West Ventura St	345 West 4 th Street	210 1 st Ave N.
Ventura, IA 50482	St Ansgar, IA 50472	Clear Lake, IA 50428