

A Guide to Your Additional Personal Services		Western States Bank	FNBO
ATM	Cash Withdrawals	Free	Free
	Transfers	Free	Free
	Balance Inquiries	Free	Free
Other Value Add Items	ATM Card	1 Free ATM Card	Free
	Visa Debit Card (Checking Only)	1 Free Debit Card	Free
	Visa Debit & ATM Card Replacement	\$10	Free
	Bank Logo Checks (excludes Savings)	Dependent on Style	Free
	Statements (Paper & Online)	Free	Free
	Online Banking & Alerts	Free	Free
	Mobile Banking & Deposits	Free	Free
	Stop Payments	\$33	Free
	Foreign Check Item Processing	\$10	Free
	Photocopy of Checks	\$1	Free
	Research	\$25/hour	Free
	Statement Reconciliation	\$25/hour	Free
	Cashier's Checks	\$5	Free
	Dormant Account	\$10	Free
	Safe Deposit Box Discount	Yes	Yes
	Relationship Deposit Rates	No	Yes
	Relationship Loan Rates	No	Yes
	Mortgage Closing Cost Credit	No	Discuss with a Mortgage Loan Originator if there are any Mortgage Closing Cost Discounts available.
Account Closure	\$25 within 90 days	Free	
Custom Check Design (excludes Savings)	Dependent on Style	Dependent on Style	
Wire Transfers	Incoming	Free	Free
	Outgoing Domestic	\$15	\$15
	Outgoing Foreign	\$50	\$25
	Outgoing Foreign (US Funds)	\$50	\$35
Other Services	Check Cashing Non Customer	1%	\$5/flat fee
	Coin Counting	\$5	Free
	Collections	\$20	Free
	Counter Checks	Free	Free
	Currency Purchase Over \$100	\$2.50	Free
	Legal Charges	\$50	Varies
	Photocopies	\$.20/page	Free
	Returned Deposited Item	\$5	Free
	Rolled Coin Purchase Over \$100	\$2.50	Free
Statement Copies	\$10	Free	
Discontinued Services	Check Image CD-ROM	\$25	Discontinued
	Foreign Currency Handling	\$25	Discontinued
	Gift Cards	Discontinued	Discontinued
	Money Orders	Discontinued	Discontinued
	Multiple Mailings	\$2	Discontinued
	Special Cut-Off Statement	\$5	Discontinued
	Statement Special Handling	\$25	Discontinued

