



**Western States Bank Business Savings and Money Market Accounts**

**A Guide to Your Business Savings & Money Market Accounts**

		BUSINESS MONEY MARKET		FNBO Money Market Accounts	
		NON-PERSONAL SAVINGS	HIGH YIELD BUSINESS MMDA MONEY MARKET DEMAND BUSINESS MONEY MARKET CHECKING	BUSINESS SAVINGS	BUSINESS MONEY MARKET
<b>Key Account Terms &amp; Fees</b>	Minimum to Open	\$50/\$300 Minimum	\$50/ \$1,000 Minimum	\$100	\$2,500
	Monthly Maintenance Fee	\$12	\$12	\$0	\$0
	Interest Bearing	Yes	Yes	Yes	Yes
	Number of Free Withdrawals	6 per month	6 per month	6 per month	6 per month
	Excessive Withdrawal Fee	\$5 each	5 each	\$0	\$0
	Account Closure Fee			\$0	\$0
<b>Wire Transfers</b>	Incoming	Free		\$15	
	Outgoing	\$15		\$25	
	Internal	N/A		\$2.50	
	Tracers/Wire Research	\$25 (per Hour)		\$25 (per hour)	
	Recurring Outgoing Set Up Fee	N/A		\$10	
	Recurring Outgoing	N/A		\$15 per transaction	
	Online Outgoing	N/A		\$15	
	Outgoing Foreign (US Funds)	\$50		\$35	
	Outgoing Foreign Funds	\$50		\$25	

