



A Guide to Your Personal Checking Accounts		Western States Bank Checking Accounts				FNBO Checking Accounts	
		REGULAR CHECKING	e-ACCOUNT e-STATEMENTS	SENIOR CHECKING <i>MUST BE OVER 50</i>	INTEREST CHECKING	FREE CHECKING ¹	PREMIER CHECKING
Key Account Terms & Fees	Minimum to Open	\$300	\$0	\$0	\$1,000	\$0	\$0
	Monthly Maintenance Fee	\$5	\$0	\$0	\$12	\$0	\$15
	How to Avoid Monthly Maintenance Fee	Maintain an average daily balance \$300	Does Not Apply	Does Not Apply	Maintain an average daily balance \$1,000	Does Not Apply	Maintain an average daily balance in related deposit accounts of \$15,000 per Premier Checking account ²
	Pays Interest	No	No	Yes	Yes	No	Yes
Overdraft Options & Fees	Overdraft Item Fee Forgiveness ³	Does Not Apply	Does Not Apply	Does Not Apply	Does Not Apply	You will receive one free Overdraft Item Fee refund every 12 months from the date of your last automatic refund.	
	Overdraft Protections ³	You may link an overdraft protection account.	You may link an overdraft protection account.	You may link an overdraft protection account.	You may link an overdraft protection account.	You may link an overdraft protection account which has no set up fee or transfer fee.	
	Overdraft Service ³	This service is how we have handled your overdrafts.	This service is how we have handled your overdrafts.	This service is how we have handled your overdrafts.	This service is how we have handled your overdrafts.	This service tells us in advance how to handle transactions that may overdraw your account.	
	Overdraft Item Fee ²	\$20 for each item with no maximum	\$20 for each item with no maximum	\$20 for each item with no maximum	\$20 for each item with no maximum	\$20 for each item we pay with a maximum of 4 per day. This fee applies when your account is overdrawn by more than \$20 at the end of the business day or the amount of the item exceeds \$20.	

