



A Guide to Your Personal Money Market Accounts		Western States Bank Money Market Accounts		FNBO Money Market Accounts	
		MONEY MARKET DEMAND CHECKING	HIGH YIELD MONEY MARKET	BASIC MONEY MARKET MONEY MARKET ¹	PREMIER MONEY MARKET ²
Key Account Terms & Fees	Minimum to Open	\$200	\$10,000	\$1,000	
	Monthly Maintenance Fee	\$12	\$12	\$0	
	How to Avoid Monthly Maintenance Fee	Maintain an average daily balance of \$200	Maintain an average daily balance of \$10,000	Does Not Apply	
	Pay Interest	Yes	Yes	Yes	
	Number of Free Withdrawals	6 per monthly cycle	6 per monthly cycle	6 per monthly cycle ⁴	
	Excessive Withdrawal Fee	\$5 Each	\$5 Each	\$5 Each	
	Account Closure Fee	\$25 under 90 Days	\$25 under 90 Days	\$0	
Overdraft Fees	Overdraft Service	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. The Overdraft Service on these accounts is Return All. This means we will attempt to return or decline transactions that may overdraw your accounts. Fees may be charged by merchants who have items returned to them unpaid	
	Overdraft Item Fee ³	\$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.	