

SAVINGS
CHRISTMAS SAVINGS
LIMITED EDITION SAVINGS

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SAVINGS

A Guide to Your Personal Savings Accounts

Western States Bank Savings Accounts

FNBO Savings Accounts

		SAVINGS	CHRISTMAS SAVINGS	LIMITED EDITION SAVINGS	BASIC SAVINGS MINOR SAVINGS ¹ SAVINGS ² PREMIER SAVINGS ³
Key Account Terms & Fees	Minimum to Open	\$100	\$1	\$1	\$0
	Monthly Maintenance Fee	\$3	\$0	\$0	\$0
	How to Avoid Monthly Maintenance Fee	Maintain an average daily balance of \$100	Does Not Apply	Does Not Apply	Does Not Apply
	Pay Interest	Yes	Yes	Yes	Yes
	Number of Free Withdrawals	6 per monthly cycle	No withdrawals allowed	6 per monthly cycle, in person only	6 per monthly cycle ⁵
	Excessive Withdrawal Fee	\$5 Each	Does Not Apply	Does Not Apply	\$5 Each
	Account Closure Fee	\$25 under 90 Days	\$25 under 90 Days	\$25 under 90 Days	\$0
Overdraft Options & Fees	Overdraft Service	You may link an overdraft protection account	You may link an overdraft protection account	You may link an overdraft protection account	<p>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.</p> <p>\$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.</p>
	Overdraft Item Fee ⁴	\$20 for each item with no maximum	\$20 for each item with no maximum	\$20 for each item with no maximum	

