

A Guide to Your Additional Business Services		Western States Bank	FNBO
Value Add Items	Business Online Banking	\$0	\$0
	Business Online BillPay	\$0	\$0
	Business Online Payments & Invoicing	\$0	See Online Banking for available options
Other Fees	Checking Printing	Depends on Style ordered	Depends on Style ordered
	Collection Items & Overdraft Items Sent in for Collection	\$20	\$30 per item
	Dormant Account Monthly Fee	\$10	\$10
	FNBO ATM	Free	\$0
	Non FNBO ATM ²	\$3	\$2- Balance Inquiry or Transfer (per transaction) \$3- Cash Withdrawal (per transaction)
	If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used.		
	Photocopy of Check	\$1	\$2 (per item)
	Research Fee	\$25/ hour with one hour minimum	\$25/hour with one hour minimum
	Returned Foreign Check Item	N/A	\$38 (per item)
	Stop Payment Fee	\$33	\$33 per item, per renewal
	Statement Processing (Per Statement)	\$5-Special Cut-Off Statement Printing \$10- Statement Copy \$25 Statement Special Handling	\$5- Copy of Statement \$5- Hold Statement at Bank \$7 Duplicate Statement \$10- Returned Statements
	Statement Reconciliation	\$25/ hour with one hour minimum	\$0 Current Month \$25 Previous Months (per hour with 1 hour minimum)
Overdraft Fees	Overdraft Item Fee ³	\$33	\$33 for each item we pay (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. Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 or your account became overdrawn by more than \$20 at the end of the business day
	Returned Item Fee ³	\$33	\$33 for each item we do not pay (maximum of 4 per day) This fee applies when the amount of the item we return exceeds \$20. Example: You write someone a check for more than \$20 and we return it to them unpaid because you didn't have enough money in your account.