

**FREE
BUSINESS
CHECKING**

**SMALL BUSINESS CHECKING
LARGE BUSINESS CHECKING**

If balance is less than \$5,000 on the night of November 4, 2022

BUSINESS CHECKING INTEREST
INCLUDES PUBLIC FUND ACCOUNTS

BUSINESS CHECKING INTEREST
INCLUDES PUBLIC FUND ACCOUNTS

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If balance is \$5,000 or more on the night of November 4, 2022

PREMIUM BUSINESS CHECKING

A Guide to Your Business Checking Accounts

Western States Bank Checking Accounts

FNBO Checking Accounts

		SMALL BUSINESS CHECKING	LARGE BUSINESS CHECKING	BUSINESS INTEREST CHECKING	FREE BUSINESS	PREMIUM BUSINESS ¹
Key Account Terms & Fees	Interest Bearing	Yes	Yes	Yes	No	Interest Option Available
	Minimum Deposit Needed to Open Account	\$50	\$50	\$50	\$0	\$0
	Monthly Maintenance Fee	\$10	\$12	\$12	\$0	\$10
	How to Avoid the Monthly Maintenance Fee	Maintain average daily balance of \$200	Maintain average daily balance of \$750	Maintain average daily balance of \$1,000	Not Applicable	Maintain an average daily balance of \$5,000 in checking or \$15,000 in all related deposit accounts for the entire statement period. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$15,000. The average daily balance is calculated by adding the principal balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period.
	Transaction Fee	No fee for up to 50 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.	No fee for up to 200 cumulative debits/credits/deposited items per month. Each additional debit \$0.15. Each additional credit \$0.25	No fee for up to 50 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.	No fee for up to 150 cumulative debits/credits/ deposited items per month. Each additional debit/credit/deposited item is \$0.25.	No fee for up to 300 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.
Wire Transfers⁴	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	

