

PRODUCT & SERVICE GUIDE

CRA PUBLIC FILE



FIRST STATE | BANK

HOMETOWN VALUES

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CONSUMER DEPOSIT PRODUCTS

Main Street Rewards (R1)

Open Account Online

Eligibility – Any consumer customer, At least 18 years of age unless parent or guardian on account

Requirement – \$25.00 to open

Limitations – Only one Main Street Rewards account per tax identification number (per person). Limited to 2 accounts per household (address).



Benefits of account

- No monthly service charge upon enrollment confirmation of E-Statement. A \$5.49 statement fee applies if the account holder chooses monthly paper statements.
- Interest rate of .01%
- Bounce Protection limit of \$750.00 (if qualify)
- Free starter checks (20)
- Up to \$375.00 credit on Appraisal Fee for a Home Equity Line of Credit

If the account holder has a monthly ACH credit and has at least 15 qualifying debit card transactions per month, they qualify for the following rewards.

- Higher rate of interest (for balances up to \$10,000.00). Rates are dependent upon number of debit card transactions that post to the account in the monthly cycle. See chart below. Balance greater than \$10,000.00 earns .10% regardless of level reached.
- Foreign ATM fees refunded. Amount of refund is determined by level reached.
- \$.10 rebate for each signature based debit card transaction that posts to the account during the monthly cycle.

	Debit card Transactions	Rate	APY	ATM fees refunded
Base Level	15-24	.15%	.15%	Up to \$5.00
Bonus Level 1	25-44	.75%	.75%	Up to \$10.00
Bonus Level 2	45 and above	5.00%	5.12%	Up to \$15.00

NOTE: Check rate sheet to verify current rates, as rates may have changed.

Student Checking (S1)

Open Account Online

Eligibility – Any student age 14-24, At least 18 years of age unless parent or guardian on account

Requirement – \$25.00 to open

Benefits of account

- No monthly service charge upon enrollment confirmation of E-Statement. A \$5.49 statement fee applies if the account holder chooses monthly paper statements.
- Up to \$10.00 refunded in foreign ATM transactions monthly.
- Free starter checks (20)

* Account changes to a Main Street Rewards Account on account holders 24th birthday. See Main Street Rewards for details.

CONSUMER DEPOSIT PRODUCTS

Personal Checking (P1)

Open Account Online

Eligibility – Any consumer customer at least 18 years of age unless parent or guardian on account

Requirements – \$25.00 to open

Benefits of account

- Monthly service fee of \$7.00 is waived when minimum daily balance of \$500.00 or average daily balance of \$1,000.00 for the statement cycle is maintained.
- Bounce Protection limit of \$500.00 (if qualify)
- Free starter checks (20)

Homeowners Advantage Checking (H1)

Eligibility – Any consumer homeowner at least 18 years of age unless parent or guardian on account

Requirements – Proof of home ownership

\$25.00 to open

Limitations – One account per household

Benefits of account

- No monthly service fee
- Interest is paid (tiered rates) when a \$750.00 balance is maintained (see rate sheet)
- Bounce Protection limit of \$750.00 (if qualify)
- Four free cashier's checks per month
- Free starter checks (20)
- First year safety deposit box rental free (up to 3x10 size)
- Up to \$375.00 credit on Appraisal Fee for a Home Equity Line of Credit

Money Fund (MP)

Eligibility – Any consumer at least 18 years of age unless parent or guardian on account

Requirements – \$2,500.00 to open

Benefits of account

- Monthly service charge of \$6.00 is waived if the daily balance does not fall below \$2,500.00
- Tiered interest rate (see rate sheet)
- Free Starter Checks (20)
- Bounce Protection limit of \$1,500.00 (if qualify)

CONSUMER DEPOSIT PRODUCTS

Health Savings Account (MS, MT*)

Eligibility – Any individual covered by a high deductible health plan
Not enrolled in Medicare when first opening account
Not eligible to be claimed as a dependent on another person's federal income tax return

Requirements – none

Limitations – A single ownership account (may have authorized signer on account if requested)

Benefits of account

- Monthly service charge of \$2.47 is waived upon enrollment confirmation of E-Statement or minimum balance does not fall below \$5,000.00
- Unlimited free debit card transactions on account and up to 10 free checks processed per month. A processing charge of \$.53 per check over 10 that clears account per month.
- Tiered interest rate (see rate sheet)
- Free starter checks (20)
- Deductible contributions



FSB products that may benefit a Checking account

- Online & Mobile Banking (with Bill Pay & E Statements)
- Apple, Samsung & Google Pay
- Europay, Mastercard®, Visa® (EMV Card)
- Credit Card
- Hometown Phone Connection
- Automatic funds transfer to a savings account, Christmas Club account, or IRA

CONSUMER DEPOSIT PRODUCTS

First Investors Savings (IS)

Eligibility – Any consumer at least 18 years of age unless parent or guardian on account

Requirements – \$5,000.00 to open

Benefits of account

- Monthly service charge of \$15.00 is waived if the daily balance does not fall below \$5,000.00 or the average daily balance does not fall below \$10,000.00
- Tiered interest rate (see rate sheet)
- Monthly statements which can be combined with checking account statements

Statement Savings (PS)

Open Account Online

Eligibility – Any consumer at least 18 years of age unless parent or guardian on account

Requirements – \$25.00 to open

Benefits of account

- Monthly service charge of \$3.00 is waived if daily balance does not fall below \$200.00 on any day of the month
- Monthly service charge is waived regardless of balance for seniors over 60 years of age and minors and students up to 18 years of age
- Interest is paid on account (see rate sheet)
- Monthly statements which can be combined with checking account statements

UTMA/Custodian Savings (PM)

Eligibility – Any consumer 13 years or younger with parent or guardian on account

Requirements – \$25.00 to open

Benefits of account

- The parent or legal guardian manages the account on behalf of the minor until they reach the age of 21, or the parent request to be removed from the account once the minor is 18 years old.
- Monthly service charge of \$3.00 is waived if daily balance does not fall below \$200.00 on any day of the month
- Monthly service charge is waived regardless of balance for seniors over 60 years of age and minors and students up to 18 years of age
- Interest is paid on account (see rate sheet)
- Monthly statements which can be combined with checking account statements

Christmas Club Automatic (XA)

Eligibility – Any customer at least 18 years of age unless parent or guardian on account.

Requirements – \$25.00 to open. Must have funds direct deposited or an automatic transfer from another account.

Limitations – Can only withdraw one time annually before payout.

Benefits of account

- No service charge on account
- Interest paid is .25% higher rate than regular Christmas Club account (see rate sheet)
- Balance + interest is paid to customer in mid October by ACH or directly deposited into First State Bank account.

CONSUMER DEPOSIT PRODUCTS

Certificates of Deposit - CD

Open Online

A Certificate of Deposit 'CD' requires funds to remain on deposit for a specified length of time but offers the security of a fixed rate. CDs are available in terms from 7 days to 60 months. Always see current rate sheet for terms and rates.

Benefits of account

- Convenient, automatic renewal at maturity
- Fixed or variable interest rate CDs available
- Online/Mobile banking access
- Hometown Phone Connection available
- Senior Saver Option: Primary customer must be age 60 or over when opening CD. Up to half of original or renewal balance can be taken out without penalty. Cannot be titled in an Estate or Trust.

CD terms 24 months or shorter receive a 3% early redemption penalty and anything over 24 months so technically 25+ receives a 5% penalty.

Individual Retirement Accounts - IRA

An Individual Retirement Account (plan) 'IRA' allows someone to save money for retirement in a tax-advantaged way. There are several different types of IRAs that allow for contributions with money that may be deducted on a tax return and any earnings can potentially grow tax-deferred until they are withdrawn in retirement.

FSB offers Traditional IRAs and Roth IRAs

In addition to IRAs, FSB also offers Coverdell Education Savings Accounts which is a trust or custodial account designed to help families pay for education. Similar to a 529 savings plan, a Coverdell ESA offers tax-free earnings growth and tax-free withdrawals when the funds are spent on qualified expenses.

FSB products that may benefit a Savings account holder

- Online/Mobile Banking (with E Statements)
- Europay, Mastercard®, Visa® (EMV Card)
- Fast Deposit
- Hometown Phone Connection
- Automatic transfer from a checking account or Automatic transfer to Christmas Club or IRA CD

CONSUMER DEPOSIT PRODUCTS

School Spirit Debit Card Program

The goal of the First State Bank School Spirit Debit Card Program is to offer a school-branded debit card to our customers, demonstrating our commitment to local schools and helping to advance the education of our students. By donating to the school for every signature-based transaction, we hope to create an ongoing partnership that is financially beneficial to both the school and First State Bank. Donations are intended for the direct benefit of students.

First State Bank will donate \$.05 to a participating school for every signature-based transaction made with a First State Bank School Spirit Debit Card. Cards may be linked to any type of consumer checking account and are available to any deposit account holder. For students under 18 years of age, an adult must be a joint owner on the account. Donations will be made quarterly to the school to assist in funding school program of choice such as music, art, athletics, or other miscellaneous student programs. Donations are not intended to reduce school overhead. The donated funds will be allocated by the school. With the opening of a checking account with First State Bank, customers will receive a School Spirit Debit Card at no cost. There is no charge to the customer for participation in the School Spirit Program. You shop, First State Bank donates!

**You can link a standard debit card to any school for donations.*

School Spirit Debit Card Options

14 schools to choose from!



CONSUMER LOANS

Ready Reserve Overdraft Protection

A pre-approved line of credit that is linked to an FSB checking account.

With an approved application, a Ready Reserve becomes an automatic personal loan to balance a checking account should it become overdrawn.

- Advances in \$100 increments as needed
- No annual fee
- Transaction fee of \$5 or 2% of the advance, whichever is less, for each advance
- Payment is automatically deducted from the checking account at 3.50% of the outstanding balance over 12 billing cycles

Bounce Protection

This is an overdraft protection product that allows a customer to overdraw their account up to a pre-determined amount (amount limit is set per deposit account type). This service provides customers with peace of mind, knowing that FSB will provide a safeguard against simple checkbook errors or unexpected expenses.

As long as the account remains in good standing, FSB may honor overdrafts up to the BP limit. Good standing is defined as making regular deposits and bringing the account to a positive balance at least once every 30 days. The standard NSF fee still applies for each insufficient check or debit item that is presented on the account.

What does Bounce Protection offer the customer?

- Provides a safety net against unexpected expenses
- Offers a bridge between pay periods
- Saves returned check charges at the merchant
- Saves the customer the embarrassment of a bounced check
- Helps protect the customer's credit
- Gives the customer the privilege to overdraft their checking account

Fresh Start

The second part of the Bounce Protection product is called Fresh Start. This product allows the bank to retain customers who have not been able to cover their overdrafts within the required time period. The program is a collection system that allows the bank to collect charged off accounts over a period of time. The overdrawn account would automatically zero out (charge off, without creating debit tickets) a customer's account but still have the account remain open so that they can be retained. The Fresh Start program calculates payment schedules, automatically collects payments by auto-debiting the customer's account according to the schedule and creates ChexSystem reports.

CONSUMER LOANS

Personal Credit Cards



Platinum

Save Money on fees and interest.



Rewards Platinum

Earn 1 point per dollar on all net purchases. Choose from hundreds of merchandise, travel, and activity options.



Cash Rewards Platinum

Earn 1% cash back on all net purchases, every day.



VISA® Signature Travel

Earn 30,000 bonus points when you spend \$2,500 on the first 3 months. Earn 1.5 points per dollar on all net purchases.

All Credit Card options include the following advantages:

- No Annual Fee
- Fraud Monitoring & Zero Fraud Liability³
- FICO® Score - view your score for free¹
- Cell Phone Protection²
- Email and Text Fraud Alerts
- Mobile Payments for a secure way to pay
- Travel Accident Insurance (\$150,000)

- CRewards® available for purchases
- MyCard Mobile App
 - Make a payment
 - Check balance and transaction history
 - See enriched transaction data combining location, merchant data and map
 - Lock and report lost or stolen credit cards
 - Manage recurring payments and card-on-file
 - View spend insights with graphs
 - Push card to mobile wallet (Apple Pay™ and Google Pay™)
 - Receive transaction and account alerts
 - Sign in fast with Face ID, Touch ID or Fingerprints

Cards are issued by TCM Bank, N.A. Subject to credit approval.

¹ FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

² Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered TCM Bank-issued card. To learn more about this benefit visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569.

³ No one can prevent all identity theft.

CONSUMER LOANS

Personal Loans

Loans for almost anything needed like large purchases, home improvements or vacations. The process can be started by filling out an application.

Home Equity Loans

Put the equity in your home to use as a powerful financing option for home improvements, major purchases, education funding, weddings, etc. With an equity loan, you get the entire amount in a lump sum up front, which is good for large single investments or expenses.

- Competitive interest rates
- Interest may be tax deductible - consult your tax advisor

Home Equity Line of Credit

With a home equity line of credit, it's about choices. You now have complete control of when and how you spend your money. A Home Equity Line of Credit (or HELOC) may be right for you if you want access to your money over time, such as for expenses like ongoing home improvements or tuition payments. You pay interest only on the money you use, and you withdraw as needed.

Additional advantages include:

- Interest may be tax deductible - consult your tax advisor
- You may draw on the line, repay and still have access up to the original line amount
- If you have or open a Main Street Rewards or Homeowner's Advantage checking account with FSB, we will pay up to \$375.00 in appraisal fees

CONSUMER LOANS

Mortgage

0% Down

Haven't been able to save up much for a large down payment? A great mortgage option is our 0% down program. This works well for an individual with a great credit score and a good job.

A bonus feature of this loan is that no private mortgage insurance is required.

1-Time Close Construction Loan

Our convenient 1-Time Close Construction loan combines the best features of a construction loan and a permanent loan. There is one closing, one set of closing costs, and the interest rate is set at application. The loan terms remain the same during both the construction phase and the permanent loan. Monthly interest only payments are made during the construction phase.

2-Time Close Construction Loan

Just as the name suggests, there are two separate loans – a short-term loan for the construction phase, and a separate permanent mortgage loan on the completed project. Monthly interest only payments are made during the construction phase with this loan as well.

Fixed Rate

Lock-in a fixed rate for the term you choose. The most popular of choices, a fixed rate mortgage offers you the security of a principal and interest payment amount that remains the same for the life of your loan. We offer a variety of fixed rate loan options with a variety of terms.

- Up to 95% loan to value (includes manufactured home financing)
- Home Possible Advantage Program 3% down payment (no manufactured homes)
- Other low down payment options
 - FHA
 - USDA
 - VA

Adjustable Rate

An adjustable rate mortgage, or "ARM," is a loan that offers a low initial interest rate and monthly payment. The interest rate and monthly payment may change at predetermined intervals based upon interest rate movements. All ARM products have periodic and lifetime rate caps to help you better plan your payments.

Investment Property

This mortgage type is for one-to four-unit investment properties. Flexible financing options are available for qualified borrowers. As an investor, you can benefit from several financing options.

Bridge Loan

Do you want to buy a new home before you sell your current home? Let the equity in your current home work for you to help you buy your dream home.

CONSUMER SERVICES

Hometown Phone Connection

574-825-1588 • Toll-Free 833-586-0010

All active accounts have access to Hometown Phone Connection service. Customers will be instructed to enter their full social security number the first time they call. This information will help them establish a PIN that will be used for future calls.

Hometown Phone Connection offers the following:

- Account Information (checking, savings, money market, CD's, IRA's, loans)
- Transfer Funds
- Make payments
- Available balances
- Specific check information
- Account history
- Interest information
- Request a faxed statement

Touch-Tone Menu

1. Account Balance
2. Account History
3. Funds transfer or make a payment on your account(s)
4. Future dated transactions
5. Card Services
6. Interest Rates
7. Bank Information
8. Get account information by e-mail
9. Change your PIN
0. Transfer to the operator (during business hours)
- # Repeat menu or option
- * Previous menu
- 8* Switch between Voice Recognition & Touchtone

FIRST STATE | BANK
HOMETOWN PHONE CONNECTION
24-Hour Telephone Access

574.825.1588
NEW! Toll-Free: 833.586.0010
FSB Call center: 574.825.2166

1 Account Balance	8 Get Account Information by Email
2 Account History	9 PIN Maintenance (Change PIN)
3 Funds Transfer or Make a Payment	0 Transfer you to a service representative
4 Future Dated Transactions	# Repeat menu or option
5 Card Maintenance	* Takes you back to previous menu
6 Interest Rates	8* Switch between Voice Recognition and Touchtone
7 Get Bank Information	

CONSUMER SERVICES

Consumer Electronic Services

All services available right from a tablet, phone, or laptop with Bfirst Banking Apps are available using the Apple App or Google Play Stores

Mobile App

Banno Chat

- Start a secure chat conversation to get answers about accounts

BFirst Budgeting (Online Financial Management)

- Located under "Spending Habits" in the Mobile App and Online Banking
- See current financial positions in easy-to-understand charts
- Get insights and suggestions for staying on track
- Organize spending into categories
- Connect accounts to more than 20,000 other financial institutions
- Search & export transactions to other software solutions

Bill Payment

- View and pay bills anywhere, anytime, all in one place
- Track payment history and follow all transactions in real time
- Get helpful email or text reminders when payments are due
- Add people for quick payments and send with a click
- Automate recurring payments so bills are always paid on time

Debit Card Maintenance

- Switch debit cards on and off for added security

Electronic Statements

- 18 months of statements available
- Securely receive and print statements and notices on your device without the hassle of waiting for the mail.
- Get alerts when your statement is ready.

Get alerts

- Receive alerts when the balance is low, or a debit card is used

Mobile Deposit

- Deposit checks anytime, anywhere right from the app (Approval & Limits Apply)
- Deposits made by 4:00 pm EST will be credited the same day.

Receipt Tracking

- Keep track of your receipts by adding photos to your transactions

Transfer money

- Just one time, in the future, or make repeating transfers

Zelle

- Pay anyone directly from your account in minutes using an email address or US mobile phone number
- \$1,000 Daily Limit, \$5,000 Weekly Limit, \$15,000 Monthly Limit
- 3 Transactions a Day, 5 Transaction a Week, and 15 Transactions a Month
- Other restrictions may apply

CONSUMER SERVICES

Debit Cards

Digital Wallet

- Enjoy cardless transactions using a mobile device
- Make payments without swiping or inserting a card into a reader
- Visa's zero liability policy covers fraudulent purchases made
- Available using Apple Pay, Samsung Pay or Google Pay

VISA® Debit Card Alerts

- Alerts received when debit card is used with a predefined amount

Online Payment Portal

The Online Payment Portal uses a link from our website to a secure page to capture payment information from our customers who want to make a loan payment of any kind. There are a segment of customers who may not have a deposit account and cannot use Online Banking to transfer funds for a loan payment. For these situations, or for those using a debit/credit card, we offer this solution.

Payments made by 4:00 pm EST will be credited the same day. Customers may use a checking/savings account or debit/credit card to make a payment. They may also setup the payments to happen on a recurring basis. For our deposit customers, this option SHOULD NOT replace Online Banking. These transactions do cost FSB money to process so an Online transfer would be preferred.

FSB FIRST STATE BANK

Log out ▶

For questions or assistance, please contact Electronic Services @ 574-825-2166
All fields outlined in red are required.

BACK Welcome, Darla Not You? Log out ▶

Make Payment

Pay This Amount *

To Account * Remember this selection

Pay From Account *

Description

Payment Date

Click here if you would like to make this a recurring payment

Payments submitted after 4 pm will be processed the next business day. All loan payments completed through the Payment Portal prior to 4:00 pm EST on a normal business day will be posted and credited to the customer on the same day. A normal business day is defined as Monday-Friday (excluding holidays). Saturday and Sunday are considered a non-business day. Transactions transmitted on Saturday and Sunday will be posted and credited to the customer's account on the next official business day.

▶

FDIC SIPC

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BUSINESS DEPOSIT PRODUCTS

B Simple Checking (BF)

Eligibility – Sole Proprietors, Corporations, LLCs, and Partnerships

Requirements – \$25.00 to open

Benefits of account

- NO monthly maintenance fee
- NO minimum balance
- Free Online/Mobile Banking with Bill Pay & E-Statements
- Up to 200 Free monthly transactions items (35¢ per item after that)
- Free Debit Card with 10¢ cash back for each signature-based transaction
- Free 24-Hour Hometown Phone Connection
- FDIC Insurance up to \$250,000.00
- Bounce Protection available – Limit \$1,000.00 on qualifying accounts



B Smart Checking (BA)

Eligibility – Sole Proprietors, Corporations, LLCs, and Partnerships

Requirements – \$25.00 to open

Benefits of account

- Monthly service fee of \$15.00 is waived with minimum daily balance of \$9,000
- Free Online/Mobile Banking with Bill Pay & E-Statements
- Free Positive Pay
- Special pricing on ACH Debit Block
- Special pricing on Remote Deposit with approved limit
- Special pricing on Cash Management Services
- Up to 500 Free monthly transactions items (35¢ per item after that)
- Free Debit Card with 10¢ cash back for each signature-based transaction
- Free 24-Hour Hometown Phone Connection
- FDIC Insurance up to \$250,000.00
- Bounce Protection available – Limit \$1,000.00 on qualifying accounts

B Elite Checking (BE)

Eligibility – Sole Proprietors, Corporations, LLCs, and Partnerships

Requirements – \$25.00 to open

Benefits of account

- Monthly service fee of \$75.00 is waived with minimum daily balance of \$100,000
- Free Online/Mobile Banking with Bill Pay & E-Statements
- Free Positive Pay
- Free ACH Debit Block
- Free Remote Deposit with approved limit
- Free Cash Management Services
- Unlimited Free monthly transactions items
- Free Debit Card with 10¢ cash back for each signature-based transaction
- Free 24-Hour Hometown Phone Connection
- FDIC Insurance up to \$250,000.00
- Bounce Protection available – Limit \$1,000.00 on qualifying accounts

BUSINESS DEPOSIT PRODUCTS

B Kind Checking (BK)

Eligibility – Non-Profit Organization

Requirements – \$25.00 to open

Benefits of account

- NO monthly maintenance fee
- NO minimum balance
- Free Online/Mobile Banking with Bill Pay & E-Statements
- Unlimited Free monthly transactions items
- Free Debit Card with 10¢ cash back for each signature-based transaction
- Free 24-Hour Hometown Phone Connection
- FDIC Insurance up to \$250,000.00
- Bounce Protection available – Limit \$1,000.00 on qualifying accounts

Money Fund (MB)

Eligibility – Any business

Requirements – \$25.00 to open

Benefits of account

- Monthly service charge of \$8.00 is waived if the daily balance does not fall below \$5,000.00
- Tiered interest rate (see rate sheet)
- Monthly statements which can be combined with checking account statements
- FDIC Insurance up to \$250,000.00
- Bounce Protection available – Limit \$1,000.00 on qualifying accounts

BUSINESS DEPOSIT PRODUCTS

First Investors Savings (IS)

Eligibility – Any business

Requirements – \$25.00 to open

Benefits of account

- Monthly service charge of \$15.00 is waived if the daily balance does not fall below \$5,000.00 and the average daily balance does not fall below \$10,000.00
- Tiered interest rate (see rate sheet)
- Monthly statements which can be combined with checking account statements

Statement Savings (BS)

Eligibility – Any business

Requirements – \$25.00 to open

Benefits of account

- Monthly service charge of \$3.00 is waived if daily balance does not fall below \$200.00 on any day of the month
- Interest is paid on account (see rate sheet)
- Monthly statements which can be combined with checking account statements

BUSINESS LOANS

Business Credit Cards

First State Bank offers two options for business credit cards



Platinum Business Rewards

- Earn 1% rewards on all transactions
- \$25 Annual Fee
- Online & Mobile card management through MyCardStatement
- EMV/Chip enabled
- Apple, Samsung, Android, Visa Checkout
- Purchase alerts
- Email & Text fraud alerts
- 24/7 customer service*
- Combined online account management for multiple business cards

Platinum Business Cash Rewards

- Earn unlimited 1% rewards on every purchase, every day
- \$25 Annual Fee
- Online & Mobile card management through MyCardStatement
- EMV/Chip enabled
- Apple, Samsung, Android, Visa Checkout
- Purchase alerts
- Email & Text fraud alerts
- 24/7 customer service*
- Combined online account management for multiple business cards

Platinum Business

- No Annual Fee
- Online & Mobile card management through MyCardStatement
- EMV/Chip enabled
- Apple, Samsung, Android, Visa Checkout
- Purchase alerts
- Email & Text fraud alerts
- 24/7 customer service*
- Combined online account management for multiple business cards

BUSINESS LOANS

Merchant Services

Merchant Services are provided through our partnership with Bancard to provide businesses the ability to process card payments from their customers. There are many options available to the business. Processing methods and rates are all determined by Bancard after an application is submitted.

FSB Business customers also have the option of applying for a business credit card in their company's name. They can have one card or multiple which can be paid and managed from a single location online.

Term Loans

A very basic loan for equipment, real estate or working capital that's paid off between one and ten years. This loan carries a fixed interest rate with monthly or quarterly repayment schedules and a set maturity date.

Lines of Credit/Master Note

This is a flexible loan that consists of a defined amount of money that can be accessed as needed. It can be repaid either immediately or over time and interest is charged as soon as the money is borrowed.

Agricultural Loans

Ag loans are used to purchase a new farm or expand current farming operations.

Commercial Real Estate

Just like a mortgage on a home, a commercial real estate loan is a mortgage on a commercial property. This could include an office, factory, apartment, or any other business property.

Small Business Administration

The Small Business Administration (SBA) is a government agency that guarantees qualifying business loans. Eligibility requirements

Business Manager

These loans are for small businesses who need short-term working capital to help with payroll, equipment, or growth opportunities. FSB purchases current accounts receivable from an approved business for a discounted price, then takes the responsibilities for billing customers and collecting payments.

Letter of Credit

A Letter of Credit is issued by a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount.

BUSINESS SERVICES

Cash Management

Very simply put, Cash Management is the process of collecting and managing cash flow for a business typically through electronic means. Several services are listed but also include Remote Deposit, Positive Pay and ACH Debit Block detailed below.

- Online/Mobile Banking with Bill Pay & E-Statements
- Wire Transfers
- ACH Services
- Account Alerts
- Mobile Deposit

Remote Deposit

Remote Deposit enables businesses to deposit checks into their accounts from the convenience of their office using a PC and a check scanner.

- Combine multi-location deposits into one bank
- Consolidate banking relationships
- Optimize availability and improve cash flow
- Reduce or eliminate transportation costs with fewer trips to the bank and less time away from the office
- Enhance online research and reporting capabilities
- Reduce risk of fraud through improved notification of returned items
- Deposits can be submitted 24 hours a day, seven days a week. Deposits received by 4:00 pm EST are processed the same business day

Positive Pay

This service through Cash Management helps a business reduce the risk of check fraud.

- Allows business to control which checks clear the account
- Matches daily presented checks with a company's current issued checks number, amounts and payees
- Monitors checks not matching, while comparing number or dollar amount which will be marked as exception items for review.
- Provides daily reports and images for review
- Teller line protection to further protect the business account when checks are presented to First State Bank

ACH Debit Block

A fraud deterrent product that functions like a stop payment on a check, blocking an ACH item will keep it from coming out of an account without approval. These blocks are ordered by a business and administered through the FSB Accounting Department.

Re\$ubmit-It

All business checking account holders have the option to enroll in Re\$ubmit-It, check collection service although the business may opt-out if preferred. If a deposited check written by an individual under the amount of \$2,500 is returned NSF, the check is forwarded to Re\$ubmit-It who will attempt to recover the check amount via electronic means. Recovered funds will be directly deposited to the businesses account.

TRUST & WEALTH MANAGEMENT

At First State Bank, we know it's never too early to start saving for your future. We also realize that today's investment world has grown complex with more options available than ever before. Each person's financial goals and objectives are different, and no one investment plan works for everyone. We believe in long-term relationships with our clients, and have come to understand that time builds trust. Our willingness to put your needs first means you can rest assured that your financial future is our first priority. With a variety of options at our disposal, we will work with you so you can reach your financial goals. We have served generations of families and businesses to protect, manage and grow their assets.

- Investment Management Service
- 401(k) Rollover and IRA Investments
- Trustee of Revocable Living Trusts
- Trustee of Irrevocable Trusts
- Guardianships
- Estate Settlements
- Charitable Trusts
- Estate Planning Assistance
- Irrevocable Life Insurance Trusts

In addition to our advisory and management services, we provide additional services that other investment advisors may not offer. A First State Bank Trust or Investment Management Account allows you to hold a wide variety of investments such as stocks, bonds, mutual funds, Savings Bonds, real estate, insurance policies and limited partnerships in one account for ease of management.

First State Bank does not provide tax or legal advice. Please see your tax advisor or attorney to determine how information contained may apply to your own situation.

Investment Products are not insured by the FDIC or any other government agency and are not deposits of or guaranteed by the bank, may lose value.

