

Personal Checking SOLUTIONS



○ FTSB Benefit Bundle*

All our personal checking accounts come with:

- FREE 24/7 account access:
 - Online Express internet banking
 - Mobile Express banking
 - Bill Pay Express online bill payment
- Image statements
- Unlimited check writing and ATM use
- Complimentary initial personalized checks
- Overdraft protection available⁽⁵⁾
- \$1,000 AD&D insurance benefit⁽⁶⁾
- FDIC deposit insurance⁽⁷⁾

○ Platinum Benefits™ Services**

Platinum Benefits™ Services are a way of showing our appreciation to our loyal personal checking customers who maintain larger deposit relationships. Platinum Benefits™ Services include:

- FREE checks
- FREE domestic wire transfers
- FREE 3x5 Safe Deposit Box⁽⁸⁾ or credit for larger size
- .15% bonus on CDs and IRAs⁽⁹⁾
- 1.00% discount on consumer loans⁽¹⁰⁾
- FREE gift and travel cards
- FREE bank money orders
- FREE notary service
- DISCOUNTED ID TheftSmart service

MORE INFORMATION ABOUT OUR ACCOUNTS:

1. You must apply and qualify. A parent or guardian's signature is required to issue a debit card if under age 18. Fees may be imposed by a non-FTSB ATM owner.
 2. Minimum or average balance requirements to waive or reduce service and/or activity charges are calculated monthly at each statement cycle unless disclosed otherwise.
 3. Deposit relationship balances are based on accounts where the Tax ID owner of this checking account is listed on personal use checking, savings, IRA and certificate of deposit accounts as an owner or joint owner.
 4. Deposited item activity charge will not be reduced by meeting minimum balance requirements.
 5. Overdraft protection options include automatic transfers from other FTSB accounts and Overdraft Defender. (Limits of \$300 - \$500 subject to approval. See Overdraft Defender disclosure for additional details.)
 6. Accidental Death & Dismemberment (AD&D) insurance is not FDIC insured and not guaranteed by the Bank or any federal government agency.
 7. Each depositor insured to at least \$250,000. If you have questions about FDIC insurance coverage limits and requirements, please visit www.myFDICinsurance.gov or call toll-free 1-877-ASK-FDIC.
 8. Safe Deposit Box contents are not FDIC insured.
 9. Rate bonus applies to new and renewed CDs and IRAs. Not available with rate specials or other promotions.
 10. Discount requires auto-deduct of monthly payment from FTSB deposit account. Not available for real estate products. Subject to credit approval.
- This brochure, together with the applicable Cost of Services Schedule, the Deposit Account Terms and Conditions, the current FTSB Marketboard, your Signature Card and any other Addenda, form the agreement between you and the Bank. We reserve the right to amend or discontinue any product offering. Fees and charges are subject to change and may be subject to Iowa state sales tax. Service charges, if any, are automatically deducted and appear on your regular statement, monthly or quarterly.
 - Please make sure you understand all terms and conditions applicable to your account. Your use of the product or service constitutes your acceptance of and agreement to be bound by all the terms and conditions.

○ PERSONAL | ○ BUSINESS | ○ SAVINGS

Personal Checking Solutions



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Personal Checking SOLUTIONS

ALL ACCOUNTS FEATURE
24/7 ACCESSIBILITY

	Regular Checking		Checking With Interest		Platinum Benefits™
This Is The Account For You If...	You want a low cost, no minimum balance account. Two choices available.		You want to earn interest while maintaining a moderate balance. Two choices available.		You want to be recognized and rewarded for maintaining a larger deposit relationship.
	e-Economy	Traditional	e-Plus	Select	
Minimum To Open	\$100		\$100		\$1,000
Debit Card⁽¹⁾	 SHAZAM®Chek, PhotoDebit and PictureIt: Personalized Debit Cards		• Unlimited Transactions • No Annual Fees Use FTSB-owned and Privileged Status Network ATMs Surcharge Free		
Pays Interest	No		Yes		Yes
Special Features	FTSB Benefit Bundle*		FTSB Benefit Bundle*		FTSB Benefit Bundle* Platinum Benefits™ Services**
How Do You Want To Receive Your Statement?	Electronic	Mailed	Electronic	Mailed	Your Choice
Ways To Reduce Service And Activity Charges⁽²⁾	None	Maintain \$2,000 average balance and receive 5% credit toward per debit charges	Maintain \$1,500 average balance	Maintain \$1,500 average balance	Maintain \$50,000 average deposit relationship ⁽³⁾ and have at least one monthly direct deposit
Service Charge (if average balance or requirements not met) ⁽²⁾	None	\$1.94	\$6.05	\$6.05	\$25.00
Activity Charge⁽²⁾	None	10¢/paper debit 6¢/electronic debit	None	20¢/paper debit 10¢/electronic debit	None
25¢ per deposited item in excess of 20 ⁽⁴⁾					



For full details, contact a Farmers Trust Customer Service Representative.