



FARMERS TRUST & SAVINGS BANK

Williamsburg, IA 52361 • (319) 668-2525 • Member FDIC • www.ftsbia.com

TRUTH IN SAVINGS DISCLOSURE

These are the accounts you have opened or inquired about. Further details about these accounts are included with this information.

E-CONOMY CHECKING

FEE SCHEDULE:

- Activity fee:
 - per deposited item in excess of 20 per month (statement cycle).....\$.25*
- *Fees subject to Iowa and local sales tax

ELECTRONIC STATEMENT:

- Regular periodic account statements must be received electronically and are available through Online Express internet banking.
- If you elect to not receive your statement electronically, the account will convert to Traditional Checking.

MINIMUM BALANCE REQUIREMENTS:

- You must deposit \$100 to open this account.

TRADITIONAL CHECKING

FEE SCHEDULE:

- Monthly maintenance fee\$1.94*
 - Activity fees:
 - per check/manual debit.....\$.10*
 - per electronic debit\$.06*
 - per deposited item in excess of 20 per month (statement cycle).....\$.25*
- *Fees subject to Iowa and local sales tax

MINIMUM BALANCE REQUIREMENTS:

- You must deposit \$100 to open this account.
- If you maintain an average daily balance of \$2,000 or more, a credit equal to 5% (annualized) of the average daily balance for the period will be applied against per check/manual debit and per electronic debit activity fees assessed for the period. This credit will not exceed the total amount of these fees assessed for the period. The credit does not apply to the per deposited item in excess of 20 per month fee. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

E-PLUS CHECKING WITH INTEREST (NOW ACCOUNT)

FEE SCHEDULE:

- Monthly maintenance fee if the average daily balance falls below \$1,500\$6.05*
- Activity fee:
 - per deposited item in excess of 20 per month (statement cycle).....\$.25**Fees subject to Iowa and local sales tax
- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ELECTRONIC STATEMENT:

- Regular periodic account statements must be received electronically and are available through Online Express internet banking.
- If you elect to not receive your statement electronically, the account will convert to Select Checking With Interest.

RATE INFORMATION:

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your account monthly.

MINIMUM BALANCE REQUIREMENT:

- You must deposit \$100 to open this account.
- You must maintain a minimum average daily balance of \$1,500 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

SELECT CHECKING WITH INTEREST (NOW ACCOUNT)

FEE SCHEDULE:

- Monthly maintenance fee if the average daily balance falls below \$1,500\$6.05*
- Activity fees:
 - per check/manual debit.....\$.20*
 - per electronic debit.....\$.10*
 - per deposited item in excess of 20 per month (statement cycle).....\$.25**Fees subject to Iowa and local sales tax
- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

RATE INFORMATION:

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your account monthly.

MINIMUM BALANCE REQUIREMENT:

- You must deposit \$100 to open this account.
- You must maintain a minimum average daily balance of \$1,500 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

PLATINUM BENEFITS

FEE SCHEDULE:

- Monthly maintenance fee if the average daily balance of your personal deposit relationship with the Bank falls below \$50,000 or the account does not have at least one monthly direct deposit:
 - monthly maintenance fee \$25.00*
- Other activity fees:
 - per deposited item in excess of 20 per month (statement cycle).....\$.25*
*Fees subject to Iowa and local sales tax
- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

RATE INFORMATION:

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your account monthly.

MINIMUM BALANCE REQUIREMENT:

- You must deposit \$1,000 to open this account.
- There is no minimum balance required to obtain the annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

LIQUID INVESTMENT ACCOUNT

FEE SCHEDULE:

- Monthly maintenance fee if the average daily balance falls below \$5,000 \$ 7.00*
 - You may make six withdrawals per month (statement cycle):
 - each subsequent withdrawal..... \$10.00*
 - Activity fee:
 - per deposited item in excess of 20 per month (statement cycle)..... \$.25*
- *Fees subject to Iowa and local sales tax
- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

RATE INFORMATION:

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS:

- You must deposit \$5,000 to open this account.
- You must maintain a minimum average daily balance of \$5,000 to obtain the disclosed annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS:

- Transfers from a Liquid Investment Account to another account or to third parties by preauthorized, automatic, internet or telephone transfer are limited to six per month.

REGULAR SAVINGS ACCOUNTS

FEE SCHEDULE:

- Monthly maintenance fee if the daily balance drops below \$200 any day of the calendar month \$2.00
- You may make three withdrawals per calendar month:
 - each subsequent withdrawal..... \$1.00
- Activity fee:
 - per deposited item in excess of 20 per month (statement cycle)..... \$.25
- Monthly maintenance fee will not apply to children/young adults under 18 years of age. You must inform us if you qualify. Proof of age may be required.

RATE INFORMATION:

- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.

- Interest begins to accrue no later than the business day we receive credit for the deposit non-cash items (for example, checks).
- Interest is compounded daily and is credited to your account quarterly. Interest will be credited monthly if your account is combined on a monthly checking account statement.

MINIMUM BALANCE REQUIREMENTS:

- You must deposit \$100 to open this account.
- There is no minimum balance required to obtain the annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS:

- Transfers from a Statement Savings Account to another account or to third parties by preauthorized, automatic, internet or telephone transfer are limited to six per month.

CERTIFICATE OF DEPOSIT

RATE INFORMATION:

- The interest rate for your account will be paid until the maturity date of your certificate.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- Interest is compounded and credited to your account semiannually or at maturity for accounts with terms of less than twelve (12) months.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

MINIMUM BALANCE REQUIREMENTS:

- You must deposit \$1,000 to open this account. You must maintain a minimum balance of \$1,000 in your account every day to obtain the annual percentage yield.

BALANCE COMPUTATION METHOD:

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS:

- You may not make deposits into or withdrawals from this account until the maturity date.

RENEWAL POLICY:

- This account will automatically renew at maturity. You will have 10 calendar days from the maturity date to withdraw your funds without being charged a penalty.

EARLY WITHDRAWAL PENALTY:

- If any of the principal is withdrawn before the maturity date, a penalty as shown below will be imposed:

<u>Term</u>	<u>Early Withdrawal Penalty</u>
1 – 3 Months	All interest that would have been earned during the term of the certificate

4 – 11 Months	Three months interest
12 – 23 Months	Six months interest
24 Months or greater	Twelve months interest

OTHER SERVICES, FEES AND COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. All service charges and fees may be subject to state and local sales tax.

Changes indicated by **Bold** text. **Effective February 1, 2023.**

Account and Statement Related Services:

Account Printout (Deposit or Loan)	\$3.00
Account Research (\$10 minimum)	\$20.00/hour
Account Closed Within 90 Days	\$25.00
Balance Assistance (\$10 minimum).....	\$20.00/hour
Duplicate Image Statement	\$5.00
Escheat Fee	\$40.00
Inactivity Fee	\$2.00/Month
<i>(After 12 months on checking or 24 months on savings and balance less than \$200. Not applicable if under age 18.)</i>	
Image Copies (each)	\$1.00
Negative Balance Closing Fee	\$25.00
Microfilm Copy (plus Account Research)	\$5.00
Returned Statement	\$4.00
Special Statement Handling/Cut-off	\$5.00

Account Inquiries and Transfers:

Balance/Transaction Inquiry by Telephone	\$1.00
Telephone Assisted Transfer	\$4.00
Using OnlineExpress or Mobile Express Banking.....	FREE

Amortization Schedule

\$5.00

Automatic Transfer.....

\$5.00

Bank to Bank Funds Transfers:

ACH Transfer - Outgoing	\$5.00
Foreign Draft.....	\$20.00 plus costs
Foreign Wire	\$40.00 plus costs
Incoming Wire (customer)	\$5.00
Outgoing wire (customer)	\$20.00
Incoming/Outgoing wire (non-customer)	\$35.00

Check Cashing (customer)

FREE

Check Cashing (non-customer)

\$3.00 per \$100

Check Order

Varies by Style

Collection of Canadian Check	\$25.00
Collection of Draft or Check	\$10.00
Coin Counting (customer)	FREE
Coin Counting (non-customer)	5% with \$5.00 Minimum
Confirmations and Verifications	\$5.00
Counter Checks	FREE
Debit and ATM Cards:	
New or Replacement Debit Card (ShazamChek or PhotoDebit)	\$5.00
Picture It: Personalized Debit Card	\$10.00
New or Replacement ATM Card	\$10.00
Debit Card Rush Order Fee	\$75.00
Empty ATM Deposit Envelope	\$30.00
Re-PIN Card	FREE
Annual Fee	NONE
EE/I Bond Issue/Redemption	FREE
Electronic Banking Services:	
Mobile Express Mobile Banking	FREE
Online Express Internet Banking	FREE
Fax Service (per page)	\$1.00
Garnishment/Levy (as permitted)	\$60.00
ID TheftSmart:	
Credit Monitoring	\$4.95/month
Identity Restoration	\$1.95/month
Indemnity Bond	\$25.00
IRA Transfer Fee	\$50.00
Money Orders:	
Bank Money Order (customer)	\$4.00
Bank Money Order (non-customer)	\$6.00
Personal Money Order (customer)	\$2.00
Personal Money Order (non-customer)	\$4.00
Night Depository:	
Locking Bag (after one FREE)	\$15.00
Zipper Bag (after one FREE)	\$3.00
Notary	\$1.00

Overdraft/Nonsufficient Funds:

(Created by check, in-person withdrawal, ATM withdrawal or other electronic means. Includes savings accounts.)

Per Presentment Paid\$29.00

(Maximum of five paid items charged per account per day on personal accounts.)

Per Presentment Returned\$29.00

Continuing Overdraft Fee\$7.00/day

(Effective after five business days – business accounts only.)

What does re-presentment mean? A re-presentment occurs when a merchant attempts to present the same item that was declined due to non-sufficient funds (NSF). If the item is presented for payment multiple times, the Bank may charge an NSF fee each time the item is presented and returned due to insufficient funds. If we pay the item when it is re-presented, we may charge an overdraft fee. Re-presentments can occur on checking, business checking and savings accounts.

Prepaid Cards:

VISA Gift Card\$2.50

VISA Travel Card:

Issue Fee\$9.95

Companion Card Fee\$2.95

Reload Fee\$3.00

Photocopy (per copy)\$.25

Return Deposit Items:

Charged Back (per presentment)\$5.00

Redeposited (per item)\$3.00

Special Handling (per presentment)\$2.00

Safe Deposit Boxes:

Annual Rent\$13.00 - \$160.00

Box Drilling\$100.00 plus costs

Box Key Replacement\$10.00 plus costs

Late Payment (after 30 days)\$5.00/month

Stop Payment Order\$29.00