

PERSONAL BANKING

We know you are busy, from your daily life to planning your family's future, knowing you have an easy way to manage your finances is important. First Southern Bank offers you multiple ways to help keep you organized. Online bill pay services and free checking are just a few of the great banking features we offer to help simplify your life.

Investing in You

Since 1907



www.fsb-bank.bank



Personal Banking



MAXIMUM CHECKING

- Interest bearing account with tiered variable rate
- No monthly maintenance fee
- No minimum balance to earn interest
- Automatic nationwide ATM refunds*
- Unlimited check writing
- \$100.00 opening minimum deposit
- No charge for online banking, 24-hr telephone banking
- Qualifying transactions must post and clear the Maximum Checking account during the statement cycle:
 - Make 12 Mastercard debit purchases
 - Direct deposit or ACH debit
 - E-statements
 - *ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of the branches

YOUR CHOICE MONEY MARKET ACCOUNT

- \$2,000.00 minimum opening deposit
- Interest bearing account with tiered variable rate
- Limited transactions - an excess money market transaction fee of \$5.00 will be charged for checks paid in excess of three (3) during a statement cycle and for debit transactions (withdrawals, automatic transfer or payment out of this account) in excess of six (6) during a statement cycle.
- \$12.00 monthly maintenance fee if balance falls below \$2,000.00

MAXIMUM GOLD CHECKING

Senior Account 55+

- No monthly maintenance fee
- Waive one overdraft / NSF fee annually
- 50% off consumer loan fee
- 25 basis point bump on certificate of deposit rates (bonus rates excluded)
- FREE initial custom creations check order
- FREE notary service
- No charge for online banking, 24-hour telephone banking
- FSB credit card with NO annual fee (with credit approval)
- eStatements or paper statements
- Complimentary Card Valet Service

CERTIFICATES OF DEPOSIT/IRAs

- Minimum initial deposit \$500.00
- Variety of terms and variable interest earned on fixed market rate
- Interest paid quarterly or at maturity of certificate
- Penalty for early withdrawal

HEALTH SAVINGS

- \$100.00 minimum opening deposit
- Tiered variable interest rate
- No monthly maintenance fee

SAVINGS

- \$50.00 minimum opening deposit
- Variable interest rate
- Limited automated and third party transfers
- A check paid fee of \$1.50 will be charged for each debit transaction in excess of two per quarter
- \$4.50 quarterly maintenance fee if the daily balance falls below \$300.00

FIRST TIME SAVINGS

- Age under 18
- \$5.00 minimum opening deposit
- Variable interest rate
- No quarterly maintenance fee
- Limited automated and third party transfers
- A check paid fee of \$1.50 will be charged for each debit transaction in excess of two per quarter

CHRISTMAS CLUB SAVINGS

- \$5.00 minimum opening deposit
- Variable interest rate
- Unlimited deposits
- No quarterly maintenance fee
- You are not permitted to make any withdrawals from this account prior to November 1st. If we consent to a withdrawal from this account prior to November 1, a \$25 early withdrawal fee will apply.