



About Our Accounts

CHECKING ACCOUNTS

Account Type:	Benefits Checking*	Reward Checking	62+ Checking	Freedom Checking
Minimum Opening Deposit	\$50	\$50	\$50	\$50
Minimum Balance	No	No	No	No
Monthly Service Fee	\$8.95	No fee with eStatement, or \$5 paper statement fee	No	No fee with eStatement, or \$5 paper statement fee
Free Online Banking with Bill Pay	Yes	Yes	Yes	Yes
Free Debit Card	Yes	Yes	Yes	Yes
Free Use of FSB ATMs	Yes	Yes	Yes	Yes
Earns Interest	No	If qualifications are met**	No	No

* Benefits Checking must be opened in-branch

**Must have 10 debit card transactions (ATM withdrawals excluded) per qualification period, maintain a valid email address & enroll in eStatements

SAVINGS ACCOUNT

Account Type:	Savings Account
Minimum Opening Deposit	\$50
Minimum Balance	\$250
Quarterly Service Fee	\$4.95, if minimum balance not met
Other Fees	\$2.00 for each withdrawal over 6 in a quarter
Free Online Banking	Yes
Earns Interest	Yes

MISSION STATEMENT

Our mission is to treat the Community as our home, Customers as our neighbors, Employees as our family, and by so doing, create value for our Shareholders.

CORE VALUES

Genuinely Care, Trust, Relentless Improvement and Accountability.

