

About Our Accounts



CHECKING ACCOUNTS				
Account Type:	Benefits Checking	Reward Checking	62+ Checking	Freedom Checking
Minimum Opening Deposit	\$50	\$50	\$50	\$25
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

**Must have 10 debit card transactions (ATM withdrawals excluded) per qualification period, maintain a valid email address & enroll in eStatement. Transactions must be Posted & Cleared.*

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
Free Online Banking	Yes
Earns Interest	Yes

CERTIFICATES OF DEPOSIT	
Account Type:	Certificate of Deposit (CDs)
Minimum Opening Deposit	\$1,000
Early Withdrawal Penalty	180 Days Interest
Renewal Policy	Will auto-renew at maturity
Earns Interest	Yes*

*24 Month Flex Rate CD: Customer can request a rate change one time within the 24 month term.

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.

