

ATM / Debit Card Fees

Cash Withdrawal@Foreign Terminal	\$1.00
Replacement Card Fee	\$5.00

Collections

Balance of Account Bank Draft	\$15.00
Bond Coupons	\$10.00
Incoming Auto Draft	\$10.00
Incoming/Outgoing Domestic	\$25.00
Incoming/Outgoing International	\$35.00

Safe Deposit Box

3 x 5 where available	\$15.00 annually
3 x 10	\$30.00 annually
5 x 10	\$40.00 annually
10 x 10	\$60.00 annually
Drilled Box Fee	At Cost
Lost Key	\$25.00

Note: No insurance coverage is provided on contents by the FDIC or this financial institution.

Wire Transfers

Incoming - Customer - International	\$20.00
Outgoing - Customer - Domestic	\$20.00
Outgoing - Customer - International	\$50.00

Graham

PO Box 1988
1526 4th Street / 1300 Hwy 16 South
Graham, TX 76450
Phone: 940-549-8880 Fax: 940-549-8886

Jacksboro Branch

1220 N Main Street
Jacksboro, TX 76458
Phone: 940-567-2197

Olney Branch

PO Box 187
106 Hwy 79 North
Olney, TX 76374
Phone: 940-564-3400

Throckmorton Branch

PO Box 70
147 N Minter
Throckmorton, TX 76483
Phone: 940-849-6511

Woodson Branch

PO Box 305
101 Hwy 183 South
Woodson, TX 76491
Phone: 940-345-6511

Archer City Branch

PO Box 1700
201 South Center
Archer City, TX 76351
Phone: 940-574-4800

24 Hour TeleBank

Toll Free 866-225-8817

24 Hour Online Banking

www.fsbgraham.bank



First State Bank

Where People Come First.



Effective 10-27-20

Basic Checking

\$100 Opening Deposit

Maintain Daily Balance of \$100 or \$3.00 monthly service fee

E-statement Only

Debit Card

Online Banking / Bill Pay

Unlimited check writing if maintains minimum daily balance

Basic Plus Checking

\$100 Opening Deposit

Maintain Daily Balance of \$500 or \$10.00 monthly service fee

Choice of Statement

Debit Card

Online Banking / Bill Pay

Unlimited check writing if maintains minimum daily balance

Preferred Checking

\$100 Opening Deposit / No Minimum Balance

Choice of Statement

Debit Card

Online Banking / Bill Pay

No Charge Preferred Non-Duplicate Checks

No Charge Cashier's Checks

Unlimited check writing

\$10,000 AD&D \$10.00 monthly fee

\$20,000 AD&D \$11.00 monthly fee

\$30,000 AD&D \$12.00 monthly fee

Preferred Plus Checking

For Customers Age 55 and Over

\$100 Opening Deposit / No Minimum Balance

Choice of Statement

Debit Card

Online Banking / Bill Pay

No Charge Preferred Non-Duplicate Checks

No Charge Cashier's Checks

Unlimited check writing

\$10,000 AD&D \$6.00 monthly fee

\$20,000 AD&D \$7.00 monthly fee

\$30,000 AD&D \$8.00 monthly fee

Senior Checking

For Customers Age 62 and Over

\$100 Opening Deposit

Maintain Daily Balance of \$100 or \$5.00 monthly service fee

One ACH Direct Deposit Required

Choice of Statement

Debit Card

Online Banking / Bill Pay

Unlimited check writing if maintains minimum daily balance

No Charge Cashier's Checks up to 3 per month

Now Account

\$1000 Opening Deposit

Maintain Daily Balance of \$1000 or \$10.00 monthly service fee

Choice of Statement

Debit Card

Online Banking / Bill Pay

Withdrawal limitations apply

Earns interest

Money Market Account

\$1500 Opening Deposit

Maintain Daily Balance of \$1500 or \$10.00 monthly service fee

Choice of Statement

Online Banking

Withdrawal limitations apply

Earns interest

Savings Account

\$100 Opening Deposit

Maintain Daily Balance of \$100 or \$1.00 monthly service fee

or \$3.00 service fee per quarter

Choice of Statement

ATM Card only

Online Banking

Withdrawal limitations apply

Earns interest

Minors under age 18: \$50 opening deposit / no service fee until age 18

Banking Services / Fees

Account Activity Printout	\$2.00
Account Reconciliation	\$25.00 per hour / \$25.00 min
Account Research	\$25.00 per hour / \$25.00 min
Cashier's Check	\$2.00 Customer
Lost Cashier's Check	\$25.00
Check Cashing - Non-Customer	3% / \$5.00 min
Deposit Correction	\$2.00
Deposit Item Returned	\$3.00
Early Closure of Account	\$25.00
Fax Service	\$1.00 page
Garnishment / Tax Suits	\$400.00
Inactive Transaction Account	\$5.00 per cycle
Night Depository Annual Fee	\$30.00
Notary Services for Customers	No Fee
NSF Returned Item	\$25 / Max Daily NSF fees \$175
Overdraft / NSF Paid Item	\$25/ Max Daily NSF fees \$175
Online/Mobile Banking	No Fee
Online Bill Pay	No Fee
Photocopies	\$1.00 first page / \$0.25 each add'l page
Stop Payment - All Items	\$25.00
Tax Levy	\$25.00
TeleBank	No Fee
TeleBank Fax Statement	\$1.00
Temporary Checks	\$2.00 per sheet of 4
Statements	
Copy of Processed Item	\$3.00
Duplicate Statements	\$5.00
Special Handling - Hold Statement	\$10.00 per month
Statement Returned Undeliverable	\$5.00
Coin / Currency Orders	
Coin Counting	\$20.00 or more/10% of total
Currency Orders	\$1.00 per \$1000.00
Rolled Coin	\$0.10
Straps of Currency	\$0.50
Deposit Bags	
Disposable	varies
Locking	\$25.00
Locking Bag Key	\$10.00
Zippered	\$5.00 / one free