

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Westside State Bank
401 First St
Westside, IA 51467
(712)292-9182

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

DEBIT CARD LIMITS

Daily Debit Withdrawal Limit = \$1700

Daily ATM Cash Withdrawal Limit = \$200

3-Day ATM & Point of Purchase Withdrawal Limit = \$5100

DEBIT/ATM REPLACEMENT CARD FEE	\$10.00
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COLLECTION FEE	\$15.00
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\$15.00 per item collected. This fee is for when an item is presented to our bank for deposit that the bank will not, under its procedures, provisionally credit to the depositor's account. Payment must be received from the payor bank before the item may be credited to the depositor's account. Our bank will forward the item to the bank upon which the check is drawn to receive the funds before credit is given to the depositor. The collection fee is per item forwarded to payor bank.

ONE TIME ACH or SAME DAY ACH FEE	\$25.00
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Fee may be charged for any one time ACH and/or any same day ACH requested by our consumer or business customers. Would be primarily assessed for emergency situations.

STOP PAYMENT FEE	\$15.00
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\$15.00 per stop payment order

NSF RETURN ITEM FEE	\$25.00
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(NSF created by check, in-person withdrawal or other electronic means). \$25 per item with daily maximum of \$125. Be aware that an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF Return Item Fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

OVERDRAFT PAID ITEM FEE	\$25.00
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(Overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means). \$25.00 per item up to a daily maximum of \$125.00.

DORMANT ACCT FEE - SAVINGS	\$5.00
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Current balance is less than \$20.00 and account is dormant for 2 years

DORMANT MONTHLY ACCT FEE - DDA	\$5.00
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Current balance is less than \$20.00 and account is dormant for 1 year

SAFE DEPOSIT BOX RENTAL FEE	VARIES ON SIZE
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\$12.00 - \$25.00 annually on the 10th of January, in advance

BANK MONEY ORDER FEE	\$5.00
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\$5.00 per bank money order check

INCOMING WIRE TRANSFER FEE	\$25.00
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\$25.00 for each incoming wire

LIMITS AND FEES DISCLOSURE

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OUTGOING WIRE TRANSFER FEE	\$25.00
\$25.00 for each outgoing wire	
INTERNATIONAL WIRE TRANSFER FEE	\$50.00
\$50.00 for each international wire	
NOTARY FEE	\$5
No charge for customers	
LETTER OF CREDIT FEE	1% OF CREDIT AMOUNT
GARNISHMENT/LEVY FEE	\$50
ACCOUNT RESEARCH/CLERICAL FEE	\$30.00
\$30.00 per hour - minimum of 1 hour	
CHECK PRINTING FEE	VARIES
Check printing fees vary by the style of checks ordered	
MMDA MINIMUM BALANCE SERVICE CHARGE	\$10.00
\$10.00 each month when balance of account falls below \$2,500.00 any day of the month	
NOW MINIMUM BALANCE SERVICE CHARGE	\$5.00
\$5.00 each month when balance of account falls below \$500.00 any day of the month	
SUPER NOW MINIMUM BALANCE SERVICE CHARGE	\$5.00
\$5.00 each month when balance of account falls below \$2,500.00 any day of the month	
KASASA IN CONTROL CHECKING SERVICE CHARGE(S/C)	\$5.00
\$5.00 each month	
REGULAR CHECKING SERVICE CHARGE	\$5.00
\$5.00 each month	
ALLIED BILL PAY	
Additional fees applicable for ACH and/or special mail handling. See Allied Bill Pay portal for details	

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