

## 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
COLLECTION FEE	\$15.00
\$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
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
\$15.00 per stop payment order	
NSF RETURN ITEM FEE	\$25.00
(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
(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
Current balance is less than \$20.00 and account is dormant for 2 years	
DORMANT MONTHLY ACCT FEE - DDA	\$5.00
Current balance is less than \$20.00 and account is dormant for 1 year	
SAFE DEPOSIT BOX RENTAL FEE	VARIES ON SIZE
\$12.00 - \$25.00 annually on the 10th of January, in advance	
BANK MONEY ORDER FEE	\$5.00
\$5.00 per bank money order check	
INCOMING WIRE TRANSFER FEE	\$25.00
\$25.00 for each incoming wire	

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#### 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	
BILL PAY DEBIT CARD PAYMENT FEE (charged by Allied Bill Pay beginning 6-1-23)	\$5.00
Fee charged for each non-Westside State Bank debit card payment made on a Westside State Bank loan in Allied Bill Pay system	
BILL PAY OVERNIGHT MAIL PAPER DRAFT PAYMENT FEE (charged by Allied Bill Pay beginning 6-1-23)	\$34.95
Fee charged for each overnight mail paper draft payment in the Allied Bill Pay system	

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