

## Western State Bank Products and Services

<b>LOANS</b>	
Available at all locations except Administrative Buildings	
This list categorizes the principle loans that are made by Western State Bank but does not necessarily mean that other types of loans are excluded.	
<b>Agricultural Loans</b>	<ul style="list-style-type: none"> <li>• Farmers Home Administration Guaranteed Farm Loan Program</li> <li>• Livestock</li> <li>• Machinery and Equipment</li> <li>• Operating</li> <li>• Bank of ND – Beginning Farm Loan Program</li> </ul>
<b>Business Loans</b>	<ul style="list-style-type: none"> <li>• Accounts Receivable</li> <li>• Bank of ND – Beginning Entrepreneur Program</li> <li>• PACE Program</li> <li>• BIA</li> <li>• Community Development</li> <li>• Deal Contract, from qualified dealers</li> <li>• Equipment</li> <li>• Inventory</li> <li>• Operating</li> <li>• SBA/CDC 504 loans</li> <li>• SBA/Minority prequalified loan program</li> </ul>
<b>Consumer Loans</b>	<ul style="list-style-type: none"> <li>• Auto</li> <li>• Deposit Secured Personal Loan</li> <li>•</li> <li>• Christmas Interest Free Loan Program (Devils Lake only)</li> <li>• Credit Cards</li> <li>• Personal Line of Credit (PLOC)</li> <li>• Instant Credit</li> <li>• Recreation</li> <li>• Spirit Lake Guarantee Loan (Devils Lake only)</li> </ul>
<b>Real Estate Loans</b>	<ul style="list-style-type: none"> <li>• North Dakota Housing Finance Agency (1<sup>st</sup> Time Home Buyer Loans RHS)</li> <li>• Commercial Property</li> <li>• Dwelling/Mobile Homes</li> <li>• Ag Real Estate</li> <li>• Federal Housing Administration</li> <li>• Harp Loans for low income households</li> <li>• Home Equity Line of Credit</li> <li>• Home Equity Flex Line of Credit</li> <li>• Home Equity Term</li> <li>• Construction</li> <li>• Secondary Market Real Estate</li> <li>• Veterans Administration</li> <li>• USDA Rural Development</li> </ul>

**Financing**

- Agricultural
- Commercial

**DEPOSITS**

Available at all locations unless noted

**Checking**

- Free Checking
- Future Checking
- VIP Checking
- VIP Plus Checking
- Freedom Checking (for past & present servicemembers)
- Western @ Work – for employees of business customers
- Business Checking
- Health Savings Account

**Savings**

- Regular Savings
- Youth Savings – Lil' Buckaroo
- Business Savings
- Health Savings Account
- Money Market - Treasury Market
- Money Market - Treasury Market Special (Arizona Only)
- Certificates of Deposit
- Money Market – Online High Yield Money Market Personal (only available online)
- Money Market – Premier Money Market Personal
- Money Market – IRA Savings

**Certificate of Deposit**

- Terms ranging between 31 days and 60 months

## OTHER SERVICES

### Available at all locations

- ACH Origination Services
- ATM and Debit Cards
- Business Merchant Credit Card Services
- Commercial Leasing
- Courier Service
- Elan Business Visa Credit Card
- Elan Visa Credit Card
- Good Neighbor Club – For 50 years of age and older
- Identity Theft Protection
- Internet Banking plus Cash Management and Bill Pay
- Lil Buckaroo Club – For children 0 – 12 years of age
- Mobile Banking including Mobile Text and Mobile Deposit
- Money Orders
- Night Deposit
- Notary Public
- Official Checks
- Online Banking including Bill Pay
- Prepaid Gift Cards
- Remote Deposit
- Safe Deposit Box
- Signature Guarantee Services
- Telebank
- Website
- Western Investments (offices in Devils Lake, Chandler and West Fargo)
- Wire Transfers

## Commercial Fee Schedule

**The following fees apply to all money market, checking and savings accounts:**

Account Reconciling Service	\$30 per hour; \$30 minimum
Return Deposit Item	\$10 per item
Undeliverable Statement	\$5 per periodic statement
- Each of the first 3 periodic statements that are undeliverable or returned. The fourth consecutive statement will not be printed or mailed and no fee will be assessed. Does not apply to any HSA or IRA accounts.	
Statement Copy	\$2 per copy
Stop Payment	\$30 per item
Overdraft Acct Auto Transfer	\$3 per transfer
<b>Wire Transfer Fees:</b>	
Incoming Wire	\$15
Outgoing Wire	\$22
Outgoing Foreign Wire	\$50
<b>Miscellaneous Fees:</b>	
Personal Money Order	\$5 each
Cashier's Check	\$5 each
Certified Check	\$5 each
ATM Card Replacement	\$5 per replacement card
Debit Card Replacement	\$5 per replacement card
Fee for ATM withdrawal	\$1 per ATM transaction using an out of network ATM

**The following fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means:**

Overdraft	\$35 per item overdrawing your account
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**The following additional fees apply to your business checking, money market and savings accounts:**

Business Checking*	No minimum balance fee, \$0.25 per item posting to your account each monthly statement period, more than 500 per month.
Business Interest Checking*	\$10 per month if balance falls below \$2,500 during the monthly statement period, \$0.25 per item posting to your account each monthly statement period more than 200 per month.
Business Checking Plus*	\$15 per month. Earning credits may offset monthly fee.
Business Savings*	\$5 per month if balance falls below \$100 during the month.
Business Treasury Market*	\$10 per month if balance falls below \$1,000 during the monthly statement period, \$5 per customer-initiated debit transaction posting to your account each monthly statement period more than 10 per month.
Business High Yield Money Market*	\$5 per customer-initiated debit transaction posting to your account each monthly statement period more than 10 per month.

E-Statements and Business Online Banking required, additional fees may apply  
 \*See your Business Banker or Treasury Management Officer for details concerning these fees.

## Retail Fee Schedule

**The following fees apply to all money market, checking and savings accounts:**

Account Reconciling Service	\$30 per hour; \$30 minimum
Return Deposit Item	\$10 per item
Undeliverable Statement	\$5 per periodic statement
- Each of the first 3 periodic statements that are undeliverable or returned. The fourth consecutive statement will not be printed or mailed and no fee will be assessed. Does not apply to any HSA or IRA accounts.	
Statement Copy	\$2 per copy
Stop Payment	\$30 per item
Overdraft Acct Auto Transfer	\$3 per transfer
Wire Transfer Fees:	
Incoming Wire	\$15
Outgoing Wire	\$22
Outgoing Foreign Wire	\$50
Miscellaneous Fees and Charges:	
Personal Money Order	\$5 each
Cashier's Check	\$5 each
Certified Check	\$5 each
ATM Card Replacement	\$5 per replacement card
Debit Card Replacement	\$5 per replacement card
Fee for ATM withdrawal	\$1 per ATM transaction using an out of network ATM

**Gift Cards**

- FDIC does not insure Master Card gift cards. Account owners of accounts other than those listed below may purchase gift cards for \$2.95 per gift card.

Free & Future Checking	5 free cards per year (\$2.95 for each additional)
VIP & VIP Plus Checking, GNC, Freedom Banking	10 free cards per year (\$2.95 for each additional)

**The following fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means:**

Overdraft	\$35 per item overdrawing your account (max of \$175 per day)
- Does not apply to HSA or IRA accounts.	

**The following fees apply to Personal Online Banking Bill Payment service:**

Bill Pay Expedited Payment	\$14.95 per payment
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