

Western



Bank • Invest • Insure

Solutions & Services	Benefits	Free Checking	Future Checking	VIP Checking	VIP Plus Checking
Free Western Checks*	Free Western checks \$10 discount on other designs, duplicates free with VIP Plus Checking	\$31 (Average 3 orders per year)	\$31 (Average 3 orders per year)	\$31 (Average 3 orders per year)	\$41 (Average 3 orders per year)
Free Western Cash & Check Card for Instant Use!	Use your card to make purchases without writing checks and use it to get cash at ATMs	\$5	\$5	\$5	\$5
Say Goodbye to ATM Fees!**	No ATM Fees at Western State Bank ATMs. Fees will be reimbursed (automatic for VIP/VIP Plus) when using non-Western State Bank ATMs	\$240 (\$20 max/statement cycle)	\$240 (\$20 max/statement cycle)	\$240 (\$20 max/statement cycle)	\$240 (\$20 max/statement cycle)
Free Online Banking, Mobile Banking and Free Standard Bill Pay	Check your daily balance, transfer money & view your checks online. Save time and money by paying your bills online. Set up one-time/recurring payments. Bank wherever you are with Mobile Banking!	\$71 (Average industry annual savings)	\$71 (Average industry annual savings)	\$71 (Average industry annual savings)	\$71 (Average industry annual savings)
Free Identity Theft Protection for all personal checking account holders	Don't be scared! Be protected! All personal checking account holders are covered – no need to enroll!	\$100 (Annual value)	\$100 (Annual value)	\$100 (Annual value)	\$100 (Annual value)
Free Prepaid Gift Cards	Receive free prepaid gift cards as a Western customer	\$25 (5 free each year)	\$25 (5 free each year)	\$50 (10 free each year)	\$50 (10 free each year)
Earn Scholarships	Scholarships awarded annually**		\$300**		
Interest Bearing Account	Earn competitive interest rates on your balance		Paid Monthly	Paid Monthly	Paid Monthly
Instant Credit No Annual Fee	Line of credit deposited automatically into your account when you need it				\$30
Consumer Loan Documentation Fee	Fee waived for certain accounts				\$100
Home Equity Loan Documentation Fee	Fee discounted for certain accounts				\$100
Stop Payment Fee	Fee waived for certain accounts				\$20
Relationship CD Rates	Bonus of 10 Basis Points on new & renewal CD purchases			Varies	Varies
Travelers Checks	Free with certain accounts			\$2 per \$100 ***	\$2 per \$100 ***
Money Orders	Free with certain accounts			\$4 each ***	\$4 each ***
Notary Service	Free with certain accounts			\$2 ***	\$2 ***
TOTAL ANNUAL SAVINGS		\$ 472	\$ 472 **	\$ 505	\$ 765

* Western specialty blue checks apply to free orders
 **Limitations do apply. See bank for details.
 ***Average one per year