

## Business Checking

- Minimum \$500.00 to open
- \$9.00 service charge per statement cycle on balances under \$1,000.00
- \$.15 service charge per debit
- \$.07 service charge per deposited item (checks and deposit slips)
- Checks available for purchase
- Credit for every \$100.00 average daily collected balance is credited toward any service charge

The Business Checking Account is designed for businesses with limited activity, such as a sole proprietorship or non-profit organizations.

## Commercial Checking

- Minimum \$500.00 to open
  - \$105.00 monthly service charge
  - \$9.00 service charge per statement cycle on balances under \$1000.00
  - \$.15 service charge per debit
  - \$.07 service charge per deposited item (checks and deposit slips)
  - Checks available for purchase
  - Credit for every \$100.00 average daily collected balance is credited toward service charges
- No Credit towards \$105.00 monthly service charge

The Commercial Checking Account is well suited for businesses with moderate to high volumes of check deposits, change orders and frequent balance fluctuations.



## **OTHER SERVICES**

### Online Banking

#### Internet Banking

This feature allows you to access your personal accounts with Western State Bank. Access includes viewing balances, making transfers, advancing loans or making payments and paying bills online.

#### Business Online Banking (B.O.B.)

Features include Cash Management which allows businesses to initiate payroll origination, account receivable collection, corporate payments and federal tax payment origination. All features of Internet Banking are also available in B.O.B.

#### Monthly Services Charges

- Online bill payment
  - 10 free bill payments per statement cycle
  - Each additional bill payment is \$0.75
- Cash Management (for Business and Commercial accounts only)
  - \$30.00 per month

### Mobile Banking & Mobile Deposit

With Western State Bank's Mobile Banking app you have the freedom to check account activity and balances, transfer money, pay bills and set up account alerts. Our Mobile Deposit feature allows you to securely deposit your checks by taking a picture and having it automatically deposited into your account.

Download the app now! For Apple and Android devices.

## ATM/Debit Cards

ATM and debit cards are available for any Western State Bank checking or savings account. There is a \$1.50 charge when using an ATM not owned or operated by Western State Bank. There may be additional fees if using an ATM not owned by Western State Bank. Refer to account information for annual fee. \$10.00 fee for a replacement card.

## Savings Reserve

A Savings Reserve will prevent checking account overdrafts by advancing from your Western State Bank savings account in \$10 increments, limited to six per month (refer to savings limitations). To take advantage of this service, ask a New Accounts Representative.

## Western Reserve

With Western Reserve, you'll never have to worry about overdrawing your checking account again. When you write a check for more than the balance in your account, we automatically advance money from your pre-authorized Western Reserve loan fund in hundred dollar increments. A minimum payment of principal and interest is deducted from your account before your statement is sent. You may make payments or pay the balance in full any time. An annual fee of \$15.00 is assessed to your checking account for a Western Reserve loan fund.

## Safe Deposit Boxes

A wide variety of safe deposit boxes are available at Western State Bank. For complete information on sizes and prices, please visit a New Accounts Representative.

## Instant Access

275-7763 in Garden City  
1-866-275-7763 outside of Garden City

A complimentary service available to our customers 24 hours a day, seven days a week, allows you to verify account balances, transfer funds, make loan payments, and review checks and deposits.

## Loan Products

Western State Bank offers a variety of loan products including:

- Home Equity Lines of Credit
- Home Loans
  - Conventional Fixed Loans
  - In-House Home Loans
  - FHA
  - RD
  - VA
- Consumer Loans
- Commercial & Agriculture Loans

## Business Products

Western State Bank offers a variety of products for Business Customers including:

#### Cash Management - \$30.00 per month

This feature allows businesses to originate payroll, collect accounts receivables and make corporate payments as well as Federal tax payments. You can also make loan payments, transfer money between accounts, set up bill pay and track balances.

#### Merchant Source Capture - \$50.00 per month

Merchant Source Capture utilizes a desktop scanner that connects to your PC and the Internet. With it, you can scan checks received from customers and make deposits electronically to your Western State Bank account, anytime day or night. It's the quickest way to turn check deposits into cash.

## Western Savings

- Minimum \$250.00 to open
- \$3.00 monthly service charge when balance is less than \$100.00 (service charge waived for minors)
- Limit of six (6) debits per month
- \$3.00 service charge for each debit in excess of 6 per statement cycle
- Unlimited deposits
- \$13.50 annual fee for ATM Card
- \*Interest paid on tiered average daily collected balances over \$100.00

## Money Market Deposit Account

- Minimum \$1,000.00 to open
- \$9.00 service charge per statement cycle for balances under \$1,000.00
- Limit of six (6) debits per statement cycle
- \$3.00 service charge for each debit in excess of 6 per statement cycle
- Unlimited deposits
- \$13.50 annual fee for ATM Card
- \*Interest paid on tiered average daily collected balances over \$1000.00

## Long-term Deposit Accounts

For customers interested in long-term deposits there are several investment options including Certificates of Deposit, Traditional or Roth IRAs and Health Savings Accounts.

- Minimum \$500.00 to open
- Interest is based on term and balance

## Fees & Charges

Returned Deposit Items	\$5.00 per item
Stop Payments	\$25.00 each
Overdraft Charge	\$20.00 per item
Outgoing Wire Transfers (\$250 minimum)	\$20.00 per wire
International Wires	\$50.00 per wire
Incoming Wire Fee	\$5.00 per wire
Same Day ACH (Under \$20,000)	\$10.00 per request
Collections	\$7.50 per item
Money Orders	\$6.00 each
Cashier's Checks	\$10.00 each
Prepaid Cards <small>Travel Cards, Gift Cards Prepaid Visa Cards</small>	\$7.50 initial purchase \$7.50 per reload
Research	\$30.00 per hour
Reproduction	\$4.00 Statement \$.50 per item
Duplicate Statements	\$4.00 per stmt/per month
Two Signatures Required	\$5.00 per month
Garnishment/Tax Levy	\$30.00 per request
Closed Account Fee (If closed within 90 days)	\$20.00
Dormant Fee-Checking (No Activity within 12 months)	\$3.00 per month
Dormant Fee- Savings (No Activity within 24 months)	\$3.00 per month
Canadian Check Clearing Fee	\$30.00 per item
Verification of Deposit	\$10.00
Returned Mail Fee	\$7.50
Temporary Check Fee	\$7.50/12 checks



**WESTERN  
STATE BANK**

## **Accounts & Services**

**Garden City 620-275-4128**

**Leoti 620-375-2229**

**Scott City 620-872-2227**

**Goodland 785-899-2393**

**St Francis 785-332-3100**

**Dodge City 620-227-9824**

**Colby 785-462-2151**

[www.wsbks.com](http://www.wsbks.com)

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## Western Connect Account

If enrolled in Internet banking and receiving E-statements:

- Minimum \$250.00 to open
- No service charges
- Debit Card at no annual fee
- Checks available for purchase
- No limit on the number of checks written
- No per item charge (debit or credit)

If NOT enrolled in internet banking and receiving paper statements:

- Minimum \$250.00 to open
- \$3.50 service charge per statement cycle
- \$13.50 annual fee for Debit Card
- Checks available for purchase
- No limit on the number of checks written
- No per item charge (debit or credit)

## Western Plus Checking

- Minimum \$250.00 to open
- \$9.00 service charge per statement cycle on an average collected balance under \$1,000.00
- No per item charge (debit or credit)
- No limit on the number of checks written
- Checks available for purchase
- Check Images provided with statement
- Debit Card provided at no annual fee
- Individuals, sole proprietorships and non-profit organizations may earn interest on average daily collected balances
- \*Interest paid on tiered average daily collected balances over \$1000.00

\*Interest is paid at a discretionary rate. Higher rates of interest may be earned for larger average daily collected balances. The rate will be established, subject to change at bank's discretion. Interest is calculated using the average daily collected balance for the current statement cycle.