

FMSB Personal Checking Accounts

	Express Checking	ePay Checking	Regular Checking	Student Checking	NOW Checking	HSA Checking
General Features and Benefits	Rich in benefits, this checking account is for those that maintain minimal balances in their checking account, write more than 10 checks per month, and like the conveniences of electronic banking, including eStatements.	Streamlined checking for those that prefer electronic banking and are inclined to use their Debit/ATM card or electronic BillPay services versus write a paper check. Eliminates monthly ATM/Debit card fees and FMSB transaction fees for ATM withdrawals.*	Provides traditional checking benefits for those that tend to write more paper checks and want a paper statement. Additional benefits include reduced service charges for those that maintain a higher average balance. Students and Seniors may be eligible for waived service charges.	Specially designed for students to provide the conveniences of electronic banking with the benefits of traditional banking.	Enhanced checking for those who generally carry a larger balance and are looking for interest income from the balance in their checking account. Earn a competitive interest rate with the convenience of check writing.	Special tax-qualified account for eligible individuals who have an established High Deductible Health Plan.
Minimum to Open	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 1,000.00	\$ 50.00 [†]
Minimum Balance* to Avoid Service Charge	\$ 100.00	\$ 500.00	\$ 1,000.00	None	\$ 1,000.00	\$ 500.00
Monthly Minimum Balance Service Charge**	\$ 5.00	\$ 5.00	\$ 5.00	None	\$ 5.00	\$ 7.50
Transaction Limitations (per service charge cycle)	None	Unlimited electronic transactions, 10 paper debits per month included	20 debits per month included	None	20 debits per month included	None
ATM/Debit Card***	\$1/mo/card	Included ¹	\$1/mo/card	Included ¹	\$1/mo/card	None
Account Statements	Monthly, images included, eStatements required	Monthly, images included, eStatements required	Monthly, images included, eStatements available	Monthly, images included, eStatements available	Monthly, images included, eStatements available	Monthly, images included, eStatements required
Internet/Mobile Banking	Included	Included	Included	Included	Included	Included
Touchtone Banker	Included	Included	Included	Included	Included	Included
Safety Check [#] /Auto Transfer	Available	Available	Available	Available	Available	N/A

* Average Available Balance; **Plus Iowa Sales Tax as applicable; ***ATM/Debit Card available to qualified accountholders;†Plus \$15 Account Opening Fee;

¹FMSB card fees and surcharge fees waived. Other fees/charges may apply as disclosed at the ATM Terminal. #Available to qualified customers only.