

# Western

Bank • Invest • Insure

Products & Services	Benefits	Free Checking	Future Checking	VIP Checking	VIP Plus Checking
Free Western Checks	Free checks on every order or \$10 credit toward specialty designs. Duplicates free with some accounts.	\$30	\$30	\$40	\$40
Say Goodbye to ATM Fees!*	No ATM Fees at Western State Bank ATMs & fees will be reimbursed when using non-Western State Bank ATMs	\$192 (Average \$4 transactions/four per month)			
Plastic . . . It Makes Cents!	Earn \$.10 each time you make a purchase with your Cash & Check Card	\$30 (Average 25 transactions per month)			
Free Online Banking & Bill Pay	Check your daily balance, transfer money, view your checks online and pay your bills online by setting up one-time or recurring payments.	\$60	\$60	\$60	\$60
Free Identity Theft Protection For all personal checking account holders	Don't be scared! Be protected! All personal checking account holders are already covered – no need to enroll!	\$100	\$100	\$100	\$100
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	6 scholarships awarded annually *		\$250 *		
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 & Home Equity Loan Documentation Fees	Fees discounted for certain accounts				\$50
Stop Payment Fee	Fees Waived for Certain Accounts				\$20
Credit Card Annual Fee	Fees Waived for Certain Accounts				\$30
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 **
<b>TOTAL ANNUAL SAVINGS</b>		<b>\$ 437</b>	<b>\$ 437 *</b>	<b>\$ 480</b>	<b>\$ 610</b>

\*Limitations do apply. See bank for details. Member FDIC.   
 \*\* Average one per year.