

FEE SCHEDULE

The following is provided pursuant to the Truth in Savings Act and Regulation DD.

APY=Annual Percentage Yield

FEES THAT APPLY TO CHECKING AND MONEY MARKET ACCOUNTS
There will be an Overdraft Fee of \$25.00 for each check, draft, withdrawal in person or ACH debit paid against insufficient funds
There will be a Return Item Fee of \$25.00 for each check, draft, withdrawal in person or ACH debit returned against insufficient funds
Stop payment fees are \$25.00
Mailed transfer notices \$2.00 per transfer
Check printing fees vary depending on the style of check ordered
Reproduce paper account statement, a fee of \$7.00 per requested statement.
Person-2-Person transaction fee of .75

CARD FEES: Fees that may apply to your Visa Check Card

Foreign ATM Fee (ATM not owned by FSB) \$1.25

Replacement Card Fee \$10.00

ATM transactions and POS purchases outside the U.S. which are converted by the network may charge an International conversion or service fee using a rate selected by the network.

CONSUMER AND SOLE PROPRIETOR ACCOUNTS And BUSINESS ACCOUNTS	Value	Classic Secure	Secure Plus
No minimum balance required to open account	N/A	N/A	N/A
Minimum balance to avoid service charge	N/A	N/A	\$2,500.00
Monthly Service Charge if minimum balance not maintained	N/A	N/A	\$9.00

MONEY MARKET FUND ACCOUNTS

If the minimum balance falls below \$5,000.00 during a statement cycle a \$5.00 fee will be charged.

HEALTH SAVINGS ACCOUNTS

There is no monthly service charge on Health Savings Accounts but there is an annual fee of \$20.00.