



# Personal Banking

Community minded choices  
for your individual needs.

## Other Products

### Visa Debit Cards

- Access to cash at ATMs worldwide
- Access to a network of "surcharge free" ATMs
- Mobile Wallet compatible
- Manage card activity with FSB Mobile App

### Online Banking

- View statements, check images, and transaction history
- Make transfers to your other Farmers Savings Bank accounts
- Schedule online Bill Payments
- Receive e-Statement notifications by email when your account statement is available online

### Bill Payment

- Pay your bills online in minutes
- Pay anyone, anytime
- Sign up for e-bills

### Mobile Banking

- Send or receive money through Zelle®
- Deposit checks with Mobile Deposit
- Transfer funds between FSB accounts
- Check balances and view account transaction history

### Real Time Alerts

- Receive real time text or email alerts when your balance falls below a threshold of your choosing
- Receive alerts when a check or deposit posts to your account
- Use alerts to add an extra layer of security to your accounts



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## Checking Accounts

### Basic Checking

- \$25.00 required to open account, no minimum balance thereafter
- No per check charge
- \$3.00 printed statement fee (waived with e-Statements)

### Premier Checking

- To open the account you must deposit at least \$1,000.00
- If balance falls below \$1,000.00 any day of the statement cycle, a \$10.00 service charge will be imposed.
- Check images with monthly statement
- Interest earned on a tiered basis depending on balance maintained; interest is compounded and credited to the account monthly
- \$3.00 printed statement fee (waived with e-Statements)

### Gold Money Market Checking Account

- To open the account, you must deposit at least \$10,000.00
- A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the statement cycle
- A service charge of \$10.00 will be imposed every statement cycle if the number of debit transactions (withdrawal, check paid, electronic funds transfer, or payment out of your account) exceeds 10(ten) debit transactions in the statement cycle. An additional \$1.00 service charge will be imposed for every additional debit transaction that occurs in the statement cycle.
- Interest earned on a tiered basis depending on balance maintained; interest is compounded and credited to the account monthly
- \$3.00 printed statement fee (waived with e-Statements)

## Savings Accounts

### Basic Savings

- \$25.00 required to open account, no minimum balance thereafter
- To avoid a \$3.00 service charge, an average daily balance of \$300.00 must be maintained during a 6 month cycle
- Interest is compounded and credited to the account semiannually
- \$3.00 printed statement fee (waived with e-Statements)

### Premier Savings

- To open the account, you must deposit at least \$1,000.00
- If balance falls below \$1,000.00 any day of the statement cycle, a service charge of \$10.00 will be imposed
- Interest earned on a tiered basis depending on balance maintained; interest is compounded and credited to the account monthly
- \$3.00 printed statement fee (waived with e-Statements)

### Individual Retirement Account

- \$25.00 required to open account, no minimum balance thereafter
- Variable rate and no commitment to a specific term allows more flexibility
- Different types available for specific needs: Traditional, Roth, SEP, and Coverdell
- Interest is compounded and credited to the account semiannually
- \$3.00 printed statement fee (waived with e-Statements)

### Health Savings Account

- \$25.00 required to open account, no minimum balance thereafter
- Variable rate and no commitment to a specific term allows more flexibility
- Interest is compounded and credited to the account monthly
- \$3.00 printed statement fee

## Customer Accounts

### Home Mortgage

- Purchase, refinance, construction or lot loans
- Competitive interest rates
- Many different programs & options to choose from
- Free consultations & pre-qualifications
- Ability to apply online, mobile or call our loan department

### Home Equity Loans and Lines of Credit

- Use the built-up equity in your home to consolidate debt, complete a home project or fund personal expenses
- Home equity loans feature fixed rates and terms
- Home equity lines of credit feature flexible payment options and revolving usage
- Apply online or call our loan department

### Personal, Automobile or Recreational Loans

- Prompt & local decision making
- Competitive interest rates
- Flexible terms and collateral options

### Credit Cards

- Multiple credit card options through our program partner

### Student Loans

- Multiple student loan options through our program partner

