



Personal Checking Accounts

▶ Ultimate Checking

- \$0 to open
- e-Statements are required on this account to avoid \$1.00 monthly Service Charge-Paper.
- No annual fee on Instant Issue VISA Debit Card
- Free Online Bill Payment

▶ Student/Colt/Knight Checking

- \$5 to open
- Only students are eligible to open this account
- No annual fee on Instant Issue VISA Debit Card
- Free Online Bill Payment
(Must be 18 years of age or older for Bill Payment services)

▶ Regular Checking

- \$100 to open
- \$10 Service Charge if balance falls below \$200 any day of statement cycle

▶ Classic 55 Checking

- \$100 to open
- \$10 Service Charge if balance falls below \$100 any day of statement cycle
- For customers 55 or older
- Earn interest on daily balance of \$100 or more
- Five Free Money Orders per month
- Free Photocopies

▶ Now Checking

- \$1,000 to open
- \$10 Service Charge if balance falls below \$1,000 any day of statement cycle
- Earn interest on daily balance of \$500 or more

Personal Saving Accounts

▶ Christmas Club

- \$0 to open
- Withdrawals other than disbursement date will incur a \$10 Early Withdrawal Fee per item.
- Disbursements of funds occur Nov. 1st each year paid by check
- Earn interest on daily balance of \$10 or more

▶ Regular Savings

- \$100 to open
- \$5 Service Charge if balance falls below \$100 any day of statement cycle
- 3 Free debits each quarterly statements cycle, \$0.50 Item Fee per debit in excess of 3
- Earn interest on daily balance of \$100 or more

▶ Youth Savings

- \$25 to open
- \$1 Service Charge if balance falls below \$25 any day of statement cycle
- For customers age 18 or younger
- 3 Free debits each quarterly statement cycle, \$0.50 Item Fee per debit in excess of 3
- Earn interest on daily balance of \$25 or more

Money Market Accounts

▶ Money Market

- \$2,500 to open
- \$10 Service Charge if balance falls below \$2,500 any day of statement cycle
- Earn interest on entire balance

▶ Super Money Market

- \$10,000 to open
- \$10 Service Charge if balance falls below \$10,000 any day of statement cycle
- Earn interest on entire balance

▶ Money Market Plus

- \$50,000 to open
- \$10 Service Charge if balance falls below \$50,000 any day of statement cycle
- Earn interest on entire balance

Time Deposit Accounts

▶ Certificate of Deposit

- \$500 to open
- 182 Day, 1-Year, 2-Year, 3-Year, 4-Year, and 5-Year terms
- See rate sheet for current rates

▶ IRA

- \$100 to open
- 6-Month, 18-Month, and 5-Year terms
- See rate Sheet for current rates

Other Products and Services

▶ Safe Deposit Box Rental

- \$10 Key deposit (2 keys) (Refundable)
 - Safe deposit box rental sizes (based on availability)
- Safe Deposit Box Rental (Per Year)
- | | |
|---------|------|
| • 3x5 | \$15 |
| • 4x5 | \$16 |
| • 5x5 | \$20 |
| • 3x10 | \$25 |
| • 5x10 | \$35 |
| • 10x10 | \$50 |

▶ VISA® Credit Card

- See website (valleystatebank.com) to apply and for Current Rate and Terms

▶ Electronic Banking

- Enjoy these convenient online features
- Bill Payment (*Fees may apply*)
 - Funds Transfer
 - Email/Text message alerts
 - Online/Mobile App Banking
 - Mobile Deposit
 - e-Statements
- Visit valleystatebank.com

ATM Locations

▶ Bank ATM's (Deposit Taking)

Belle Plaine

502 N. Merchant St.
3rd drive up lane

Derby

330 E. Madison Ave.
South East Corner of parking lot

South Wichita

5310 S. Broadway St.
North side of building

East Wichita

12555 E. 21st St. N.
3rd drive up lane

▶ Bank ATM's (Non-Deposit Taking)

Campus High School

Located inside campus high school

▶ Surcharge Free ATM's

The Valley State Bank participates in the **Allpoint** ATM network.

With access to **55,000** surcharge free ATM's nationwide.

Use our mobile banking app and ATM locator to locate the nearest surcharge free ATM or branch location.

Look for this logo
on the ATM.



Common Features

• Bank Bags (Lock)	\$15.00
• Bank Bags (Zipper)	\$3.00
• Collection Fee	\$20.00
• Customer Wire (Incoming)	\$5.00
• Customer Wire (Outgoing)	\$20.00
• Dormant Fee (per statement cycle, all balances)	\$10.00
• Electronic Transfer Set Up Fee	\$5.00
• Fax (per page) In/Out	\$1.00
• Funds Management Service Charge (per transfer)	\$5.00
• Garnishment/Levy/Lien Processing	\$40.00
• Indemnity Bond	\$100.00
• Instakey and VISA Check Card Annual Fee	\$6.00
• Instakey and VISA Check Card Reissue Card (Lost or Stolen)	\$6.00
• Instakey and VISA Check Card Reissue PIN (Lost or Stolen)	\$6.00
• INTL Service Assessment Fee	1.700% of the dollar amount of the international transaction
• Microfilm Copy (per page)	\$3.00
• Money Order greater than or equal to \$300	\$5.00
• Money Order less than \$300	\$2.00
• Online Bill pay base fee (per month)	\$5.00
• Online Bill pay base fee additional payments over 10	\$0.50
• Overdraft fee (per item)	\$30.00
• Photocopies (each)	\$0.25
• Research (per/hr 1 hour minimum)	\$30.00
• Research Image Fee (per page)	\$1.00
• Return Item Fee (per item)	\$30.00
• Return Mail Fee (per item)	\$2.00
• Special Statement (no images)	\$1.00
• Stop Payment Charge	\$35.00
• Night Drop Key Deposit (refundable)	\$10.00

Branch Location and Hours

Belle Plaine

502 N. Merchant
Belle Plaine, KS 67013

Phone: (316) 524-5284

(620) 488-2211

Fax: (620) 488-3233

Lobby Hours

M-Fri. 9:00am – 4:30pm
Sat-Sun. (Lobby Closed)

Drive-Up Hours

M-Th. 7:30am – 4:30pm
Fri. 7:30am – 6:00pm
Sat. 8:00am – 12:00pm
Sun. Closed

Derby

330 E. Madison
Ste. 100
Derby, KS 67037

Phone: (316) 789-8844

Fax: (316) 789-8874

Lobby Hours

M-Th. 9:00am – 5:00pm
Fri. 9:00am – 6:00pm
Sat-Sun. (Lobby Closed)

Drive-Up Hours

M-Th. 8:00am – 5:00pm
Fri. 8:00am – 6:00pm
Sat. 8:00am – 12:00pm
Sun. Closed

South Wichita

5310 S. Broadway
Wichita, KS 67216

Phone: (316) 524-2211

Fax: (316) 524-2209

Lobby Hours

M-Th. 9:00am – 4:30pm
Fri. 9:00am – 6:00pm
Sat-Sun. (Lobby Closed)

Drive-Up Hours

M-Fri. 8:00am – 6:00pm
Sat. 8:00am – 12:00pm
Sun. Closed

East Wichita

12555 E. 21st St. N.
Wichita, KS 67206

Phone: (316) 219-0880

Lobby Hours

M-Th. 9:00am – 4:30pm
Fri. 9:00am – 6:00pm
Sat-Sun. (Lobby Closed)

Drive-Up Hours

M-Th. 8:00am – 5:00pm
Fri. 8:00am – 6:00pm
Sat. 9:00am – 12:00pm
Sun. Closed

Campus Educational Branch

Bank and ATM located in Campus High School.