

# Deposit Accounts

## Main Office

1130 Highway 90 West  
Patterson, LA 70392

801 Victor II Blvd.  
Morgan City, LA 70380

Boudreaux St. at Highway 182  
Berwick, LA 70342

## Internet & Mobile Banking

[www.pattersonstatebank.com](http://www.pattersonstatebank.com)

## InfoLine

(24 hours a day)  
985.395.BANK  
or  
877.395-BANK

## Hours

### Lobby

Monday – Friday .....9am to 5pm

### Drive-up

Monday – Friday .....8am to 5pm



patterson state bank

Member FDIC



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# Schedule of Fees

Account activity printout.....	\$5
Account balancing assistance.....	\$20/hour
Account research.....	\$30/hour + \$1 per copy
Debit card replacement.....	\$5 per card
Debit card PIN replacement.....	\$5 per PIN
Cashier's checks .....	\$8
Chargeback fee .....	\$10 per item
Check cashing (non-PSB check by non-PSB customer) .....	3%
Check printing .....	varies per style ordered
Collection item less than \$500.....	\$10
Collection item \$500 and above.....	\$20
Dormant checking account fee.....	\$12/month
Dormant savings account fee .....	\$2/month
<i>*An account is dormant if for 2 years you have made no deposits or withdrawals to the account</i>	
Faxes for customers.....	\$3 first page/\$1 after
Garnishments.....	\$108.00
Irrevocable bank letter of guaranty.....	\$25
Levies.....	\$108.00
Night deposit bags.....	\$30 each
NSF/Overdraft fee .....	\$32/item
Daily overdraft fee.....	\$5 after 5 days and every 5 days consecutively overdrawn
Notary services.....	\$25
Photocopies.....	\$1/copy
Safe deposit box drilling fee.....	Quote on request
Safe deposit box key replacement.....	\$15 each
Safe deposit box rental .....	Quote on request
Stop payments.....	\$30
Wire transfers foreign	
Incoming .....	\$45
Outgoing .....	\$75
Wire transfers domestic	
Incoming .....	\$15
Outgoing .....	\$25
Zippered deposit bag.....	\$3

	<b>Patterson Free Checking</b>	<b>Patterson Club 50</b>	<b>IMMA</b>	<b>Savings</b>	<b>Free Business Checking</b>
<b>Designed for</b>	Low Cost Solutions	Age 50 & Over	Insured Money Market Account	Savings without Locking In Funds	Business Checking
<b>Minimum to open</b>	None	None	\$2,500.00	\$50.00	None
<b>Minimum Balance to Avoid Service Fee</b>	N/A	\$100.00	\$2,500.00	\$200.00	No Minimum Balance Required
<b>Service Fee</b>	None	\$10.00	\$15.00	\$3.00	No Service Charge
<b>Transaction Limitations</b>	None	None	\$15.00 per item in excess of 3 checks or 6 preauthorized transactions per statement cycle	Two free withdrawals per month; \$2.00 per withdrawal thereafter. No more than 6 preauthorized withdrawals per month	No Per Item Fee
<b>Earns Interest</b>	No	Yes	Yes	Yes	No
<b>Account Statement</b>	Monthly	Monthly	Monthly	Quarterly	Monthly
<b>Optional Benefits:</b> Internet Banking, Direct Deposit, Automatic Transfer  <b>For Qualified Applicants:</b> Ready Reserve, Convenient Cash Line, Overdraft Privilege	<b>Free Services:</b> Visa Debit Card with unlimited withdrawals at all PSB ATM's	<b>Free Services:</b> Visa Debit Card with unlimited withdrawals at all PSB ATM's, Personalized checks		<b>Note:</b> A \$20.00 fee will be imposed on savings accounts closed within 90 days of opening	<b>Free Services:</b> Business Visa Debit Card with unlimited withdrawals at all PSB ATM's  <b>Note:</b> Business Checks/ Deposit Tickets Not Included