

Locations

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

Phone

985.395.3131

Hours

Lobby

Monday – Friday9am to 5pm

Drive-up

Monday – Friday8am to 5pm



patterson state bank

Member FDIC

Rev. FEB2023

Deposit Accounts



patterson state bank

www.pattersonstatebank.com

Schedule of Fees

Account activity printout.....	\$5
Account balancing assistance.....	\$20/hour
Account research.....	\$30/hour + \$1 per copy
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.....	\$50
Collection item \$500 and above.....	\$100
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.....	\$50 each
NSF/Overdraft fee	\$32/item
Daily overdraft fee.....	\$5 after 5 business days and every 5 business 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

	Patterson Free Checking	Patterson Club 50	IMMA	Savings	Free Business Checking
Designed for	Low Cost Solutions	Age 50 & Over	Insured Money Market Account	Savings without Locking In Funds	Business Checking
Minimum to open	None	None	\$2,500.00	\$50.00	None
Minimum Balance to Avoid Service Fee	N/A	\$100.00	\$2,500.00	\$200.00	No Minimum Balance Required
Service Fee	None	\$10.00	\$15.00	\$3.00	No Service Charge
Transaction Limitations	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
Earns Interest	No	Yes	Yes	Yes	No
Account Statement	Monthly	Monthly	Monthly	Quarterly	Monthly
Optional Benefits: Internet Banking, Direct Deposit, Automatic Transfer For Qualified Applicants: Ready Reserve, Convenient Cash Line, Overdraft Privilege	Free Services: Mastercard Debit Card with unlimited withdrawals at all PSB ATM's	Free Services: Mastercard Debit Card with unlimited withdrawals at all PSB ATM's, Personalized checks		Note: A \$20.00 fee will be imposed on savings accounts closed within 90 days of opening	Free Services: Business Mastercard Debit Card with unlimited withdrawals at all PSB ATM's Note: Business Checks/ Deposit Tickets Not Included