

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

985.395.6131

Hours

Lobby

Monday – Friday9am to 5pm

Drive-up

Monday – Friday8am to 5pm



Member FDIC

Rev. Sept2026

Deposit Accounts



Schedule of Fees

Account activity printout.....	\$5
Account balancing assistance.....	\$20/hour
Account research.....	\$30/hour + \$1 per copy
Cashier's checks	\$8
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.....	\$5

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