

Banking Hours:

Hours vary by location.

Please visit fnbwaterloo.com>Locations for hours at each banking center or call us toll-free at 888.231.3165.

DIAL-A-BANK

618.939.2265

618.632.1020

618.281.2265

877.939.3425 (toll free)

618.476.3339

Branches:

Waterloo:

Main Banking Center - 228 South Main Street, Waterloo, IL 62298
(618) 939-6194

North Banking Center - 744 North Market Street, Waterloo, IL 62298
(618) 939-6195

Walmart Banking Center - 961 North Market Street, Waterloo, IL 62298
(618) 939-6196 - *Open 7 days a week and most holidays!*

Columbia:

Columbia Banking Center - 1421 North Main Street, Columbia, IL 62236
(618) 281-6194

Dupo:

Dupo Banking Center - 107 N 2nd Street, Dupo, IL 62239
(618) 601-1200

Millstadt:

Millstadt Banking Center - 645 East Washington Street, Millstadt, IL 62260
(618) 476-3334

O'Fallon:

O'Fallon Banking Center - 104 Regency Park, O'Fallon, IL 62269
(618) 632-1010

Schnucks Banking Center - 907 East US Highway 50, O'Fallon, IL 62269
(618) 622-1833 - *Open 7 days a week and most holidays!*

Effingham:

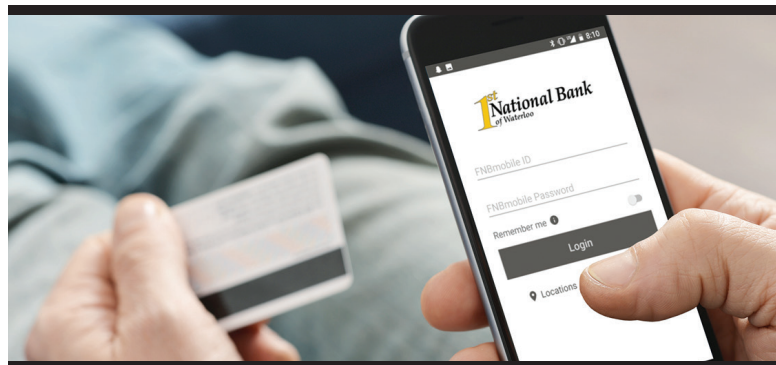
Effingham Banking Center - 210 East Fayette Avenue, Effingham, IL 62401
(217) 342-3200

Stewardson:

Stewardson Banking Center - 110 East Main Street, Stewardson, IL 62463
(217) 682-3236



Account Services and Fee Schedule



Account Services & Fee Schedule

Account balancing/research.....	\$25.00/hr.	Non-sufficient funds fee.....	\$29.00
		Maximum charge of 5 per day*	
Account closed within 90 days of opening.....	\$20.00	Overdraft charge.....	\$29.00
		Maximum charge of 5 per day*	
ATM Transactions		*Limitation restricted to personal accounts only.	
FNBW ATM machines.....	No charge	Official check.....	\$3.00
Other ATM machines.....	\$1.00	Non-customer.....	\$5.00
Business account chargeback.....	\$5.00	Overnight deposit lock bag	\$30.00
Check cashing fee (non-customer).....	\$5.00	Overdraft protection transfer.....	\$10.00
Coin and Currency		Re-open closed savings account.....	\$5.00
Rolled or strapped.....	\$5.00	Safe deposit box late fee.....	\$5.00
(Business non-customer)		Special handling request.....	\$29.00
Foreign currency.....	\$15.00	Statement w/images request.....	\$4.00/stmt.
Non-customer coin counting.....	8%	Statement or temporary statement.....	\$1.00/stmt.
Collections - Domestic/Foreign.....	\$50.00	Stop payments.....	\$29.00
Debit card replacement.....	\$5.00	Through online banking.....	\$17.00
Special handling/overnight.....	\$50.00	Telephone transfer.....	\$7.50
Dormant account fee.....	\$5.00/mo.	Wire transfers	
Faxes & Copies		Incoming (customer).....	\$10.00
5 pages free, then.....	\$2.00	Outgoing (customer).....	\$15.00
Non-customer.....	\$5.00	Incoming (non-customer).....	\$20.00
Garnishment/Levies.....	\$50.00	Outgoing (non-customer).....	\$30.00
License sticker.....	\$6.50	International wire transfers	
License & Title registration.....	\$30.00	Incoming (customer).....	\$20.00
Non-customer.....	\$40.00	Outgoing (customer).....	\$30.00
Notary service fee (non-customer).....	\$1.00		