

Waterloo

Main Banking Center | (618) 939-6194
228 South Main St., Waterloo, IL 62298

North Banking Center | (618) 939-6195
744 North Market St., Waterloo, IL 62298

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

Columbia

Columbia Banking Center | (618) 281-6194
1421 North Main St., Columbia, IL 62236

Millstadt

Millstadt Banking Center | (618) 476-3334
645 East Washington St., Millstadt, IL 62260

O'Fallon

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

Swansea

Swansea Banking Center | (618) 206-6400
4101 North Illinois St., Swansea, IL 62226

Dupo

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

Smithton

Smithton Banking Center | (618) 504-2400
4053 State Route 159, Smithton, IL 62285

Effingham

Effingham Banking Center | (217) 342-3200
210 East Fayette Ave., Effingham, IL 62401

Stewardson

Stewardson Banking Center | (217) 682-3236
110 East Main St., Stewardson, IL 62463

Collinsville

Collinsville Banking Center | (618) 345-1121
100 East Clay St., Collinsville, IL 62234

Maryville

Maryville Banking Center | (618) 344-9650
2110 North Center St, Maryville, IL 62062



Account Services & Fee Schedule



*Strong, Solid,
Community Banking
Since 1912*



fnbwaterloo.bank

Account Services & Fee Schedule

Account Balancing/Research	\$25/hr
Account Special Handling Request	\$30.00
Account Closed within 90 Days	\$25.00
ATM Non-Institution Convenience Fee	\$1.00
Business Account Chargeback	\$5.00
Non Customer Change Order	\$10.00
Foreign Check Collection	\$50.00
Debit Card Replacement	\$7.00
Dormant Account Fee	\$5.00/month
Garnishments/Levies	\$75.00
License Sticker	\$7.50
Notary Service (Non Customer)	\$1.00
Non Sufficient Funds Fee	\$30.00
Overdraft Charge	\$30.00
Official Check/Cashiers Check	\$5.00
Overdraft Protection Transfer	\$10.00
Safe Deposit Box Late Fee	\$5.00
Additional / Reprinted Statements	\$3.00
Stop Payments	\$30.00
Stop Payments - Online	\$18.00
Telephone Transfer	\$7.50
Wire Transfers:	
Incoming	\$15.00
Outgoing	\$20.00
International Incoming	\$25.00
International Outgoing	\$60.00
Foreign Currency	\$20.00
Same Day ACH	\$50.00
Temporary Checks	\$1 for each
Cash Advance (Non Customer)	\$10.00
Coin Counting (Non Customer)	15.00%

9/2021



Banking Hours

Hours Vary by Location

Please visit fnbwaterloo.bank for hours at each banking center or call us toll-free at (888) 231-3165.

Dial-A-Bank

(877) 939-3425

fnbwaterloo.bank



Waterloo | Columbia | Millstadt | O'Fallon | Swansea | Dupo | Smithton | Effingham | Stewardson | Collinsville | Maryville