

REWARD ACCOUNT

FEATURES

- Earn interest on balances
- No monthly service charge
- Unlimited check writing
- No transaction fee for FSB ATM use
- No annual fee for Check Card
- No monthly fee for Online Banking
- No monthly fee for Online Bill Pay
- No monthly fee for Online E-Statements
- Earn U.S. ATM fee refunds up to \$25 per qualification period

Eligibility Requirements

Available for **Personal Accounts only**. May be limited to one Reward Account per household.

To receive the **maximum interest rate and ATM fee refunds there are three simple Activity Requirements during the qualification period:**

1. 10 Check Card (Debit MasterCard) Transactions post and clear per qualification period (excluding ATM withdrawals)
2. At least one ACH Direct Deposit or ACH Auto Debit post and clear per qualification period
3. Receive Electronic Statements through Internet Banking*

Interest Rate - Tiered.

Rate information - At our discretion, we may change the interest rate for this account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate – Rate Tiers are based on average daily balance and/or satisfaction of Minimum Activity Requirements per qualification period. (See current posted rate list.) At our discretion, we may change the interest rate on your account at any time.

If the **Minimum Required Activity is not performed during the qualification period**, interest will be paid at a lower rate. **Minimum required activity for the qualification period will be considered from items posted and cleared to your account on the last business day of the previous statement cycle through the next to the last business day of the current statement cycle. This is referred to as the “qualification period.”**

U. S. ATM Fee Refunds –

If you have met your **Minimum Required Activity for the qualification period** we will automatically refund U.S. ATM fees up to \$25 per qualification period.

Minimum balance requirements

You must deposit at least \$200 to open this account. *No monthly minimum balance to maintain.*

Fees and Charges - There is no monthly or annual service charge for this account.

Balance computation method - We use the average daily balance method to calculate the interest on your Reward account.

Compounding and crediting - Interest will be compounded monthly and will be credited to your account monthly, on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. The interest rate and annual percentage yield may change, at the Bank's discretion, at any time. Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

*ELECTRONIC STATEMENT DISCLOSURE

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements.

E-Statement Delivery: E-Statement delivery is a Reward Account requirement and will eliminate the delivery of paper statements. Our E-Statement product is easy to use, simply login and navigate to the “accounts tab” and select E-statement within the Online Banking Service. Your periodic statements will only be accessible through our Online Banking Service.

E-mail Reminders - We will send you an email alert to the email address you provide when your statement becomes available online. You can change the email address for the statement alert at any time through the Online Banking Service. The email alert will include a link that takes you to the Online Banking Login screen.

Statement Availability - Once an E-Statement is securely available online, it is retained for 24 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

Canceling E-Statements - You may Opt-out of E-Statements at any time. If you Opt-out, **please be aware that E-Statement delivery is a condition of the Reward Checking.** If you have this account and opt-out of E-Statements, you will be required to contact us so that you can choose another account type.

Email Address Changes - In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

CHECKING ACCOUNT

Minimum balance to open this account - You must deposit \$200.00 to open this account. **Minimum balance to avoid imposition of fees** - On any day in the monthly statement cycle a maintenance fee will be imposed as follows:

Daily Account Balance	Maintenance Fee
\$ 0.00 - \$ 299.99	\$ 8.00
\$ 300.00 - \$ 499.99	\$ 7.00
\$ 500.00 - \$ 699.99	\$ 6.00
\$ 700.00 - and above	No Fee

THRIFT CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$200.00 to open this account. **Fees:** A maintenance fee of \$3.00 will be charged each statement cycle. An excess withdrawal fee of \$.50 will be charged for each check or other withdrawal in excess of 10 during the statement cycle.

SENIOR CITIZENS CHECKING ACCOUNT

(AGE 62 OR OLDER)

Minimum balance to open the account - You must deposit \$200.00 to open this account. **Fees:** An excess withdrawal fee of \$.50 will be charged for each check or other withdrawal in excess of 20 during a statement cycle.

FIRST PREFERRED CLUB PLAN CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$200.00 to open this account. **Fees:** A monthly maintenance fee for this account will be based on the amount of insurance the account holder chooses to purchase. The amount of the fee will be determined as follows: (*accidental death & dismemberment insurance)

FEES	COVERAGE*
\$ 9.00 (individual) or \$ 9.50 (family)	\$10,000.00*
\$10.00 (individual) or \$10.50 (family)	\$20,000.00*
\$11.00 (individual) or \$11.50 (family)	\$30,000.00*

SUPER NOW ACCOUNT

Rate information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account. **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest. **Minimum balance to open the account** - You must deposit \$1,000.00 to open this account. **Minimum balance to avoid imposition of fees** - A maintenance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

MONEY MARKET ACCOUNT

Interest Rate - Tiered. **Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - Rate Tiers are based on your daily balance. (See current posted rate list.) At our discretion, we may change the interest rate on your account. **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Minimum balance to open the account** - You must deposit \$1,000.00 to open this account. **Minimum balance to avoid imposition of fees** - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account. **Transaction Limitations (per Regulation D):** During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. This includes transactions by check, draft, debit card. If you exceed the transfer limitations set forth above, your account will be subject to closure by the financial institution. **Fees:** An excess withdrawal fee of \$10.00 will be charged for each check or other withdrawal in excess of six during a statement cycle.

SAVINGS ACCOUNT

Interest Rate - Tiered. **Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - Rate Tiers are based on your daily balance. (See current posted rate list.) At our discretion, we may change the interest rate on your account. **Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every quarter. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Minimum balance to open the account** - You must deposit \$200.00 to open this account. **Minimum balance to avoid imposition of fees** - A maintenance fee will be imposed every statement cycle if the current daily balance for the cycle falls below \$600.00. The amount of the fee will be determined as follows:

Current Daily Balance	Fee per Quarter
\$ 0.00 - \$ 199.99	\$ 8.00
\$ 200.00 - \$ 399.99	\$ 5.00
\$ 400.00 - \$ 599.99	\$ 4.00
\$ 600.00 - and above	No Fee

Minimum balance fee is waived on minor accounts (TUTMA & Custodial)

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum daily balance of \$200.00 to obtain the disclosed annual percentage yield. **Balance computation method** - We use the current daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account plus any accrued unpaid interest. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account. **Transaction limitations (per Regulation D):** During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. This includes transactions by check, draft, debit card. If you exceed the transfer limitations set forth above your, account will be subject to closure by the financial institution. **Fees:** An excess withdrawal fee of \$.50 will be charged for each withdrawal or transfer in excess of three during a quarterly statement cycle.

CERTIFICATE OF DEPOSIT / IRA CD's

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity. **Compounding frequency** - Interest will be compounded every quarter. **Crediting frequency** - Interest will be credited to your account every quarter. **Minimum balance to open the account** - You must deposit \$1,000.00 to open this account. **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account. **Deposit limitations:** After the account is opened, you may not make any deposits. **Withdrawal limitations: IRAs:** You may make withdrawals of principal from your account before maturity only if you agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest anytime during the term after it is credited to your account. **CDs:** You may not make withdrawals of principal from your account before maturity. You can only withdraw interest credited in the term before maturity of that term without penalty. **IRAs & CDs:** You can only withdraw interest credited in the term before maturity of that term without penalty. **Time requirements** – Your account will mature _____. **Early withdrawal penalties:** (a penalty may be imposed for withdrawals before maturity) if your account has an original maturity of one year or less - The fee we may impose will equal 30 days interest on the amount withdrawn subject to penalty; if your account has an original maturity of more than one year - the fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan. **Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty. **Non-automatically renewable time account** - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity. The minimum term for IRA Certificates is 12 months. **See your IRA instructions, application, custodial account agreement and disclosure statement for further information about your IRA.**

COVERDELL EDUCATION SAVINGS IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity. **Compounding frequency** - Interest will be compounded every quarter. **Crediting frequency** - Interest will be credited to your account every quarter. **Minimum balance to open the account** - You must deposit \$100.00 to open this account. **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account. **Transaction limitations:** You may make no more than 20 deposits of \$100.00 each into your account before maturity. The maximum amount you can deposit is \$2,000.00 annually. You may make deposits until 7 days before the final maturity date. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account. **Time requirements** - Your account will mature _____. **Early withdrawal penalties:** (a penalty may be imposed for withdrawals before maturity) if your account has an original maturity of one year or less - The fee we may impose will equal 30 days interest on the amount withdrawn subject to penalty; if your account has an original maturity of more than one year - the fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan. **Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty. **Non-automatically renewable time account** - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity. The minimum term for Education IRA's is 12 months. **See your Coverdell Education Savings instructions, application, custodial account agreement and disclosure statement for further information.**

ROTH IRA

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity. **Compounding frequency** - Interest will be compounded every quarter. **Crediting frequency** - Interest will be credited to your account every quarter. **Minimum balance to open the account** - You must deposit \$500.00 to open this account. **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account. **Transaction limitations:** You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account. **Time requirements** - Your account will mature _____. **Early withdrawal penalties:** (a penalty may be imposed for withdrawals before maturity) if your account has an original maturity of one year or less - The fee we may impose will equal 30 days interest on the amount withdrawn subject to penalty; if your account has an original maturity of more than one year - the fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan. **Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty. **Non-automatically renewable time account** - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity. The minimum term for Roth IRA's is 12 months. **See your Roth IRA instructions, application, custodial account agreement and disclosure statement for further information.**

TEXAS SIZE SAVINGS

Interest Rate - Tiered. **Rate information** - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time. **Determination of rate** - Rate Tiers are based on your daily balance. (See current posted rate list.) At our discretion, we may change the interest rate on your account. **Compounding and crediting frequency** - Interest will be compounded every day. Interest will be credited to your account every quarter. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Minimum balance to open the account** - You must deposit \$75,000.00 to open this account. **Minimum balance to avoid imposition of fees** - A maintenance fee of \$25.00 will be imposed every statement cycle if the current daily balance for the cycle falls below \$75,000.00.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum daily balance of \$200.00 in your account each day to obtain the disclosed annual percentage yield. **Balance computation method** - We use the current daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account plus any accrued unpaid interest. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction limitations (per Regulation D): During any calendar month or statement cycle of at least four weeks, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. This includes transactions by check, draft, debit card (if applicable). If you exceed the transfer limitations set forth above, your account will be subject to closure by the financial institution. **Fees:** An excess withdrawal fee of \$5.00 will be charged for each withdrawal or transfer in excess of three (3) during a quarterly statement cycle.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing.....	(fee depends on style of checks ordered)
Garnishments & Attorney's Fees.....	Minimum \$50.00
Levies & Attorney's Fees.....	Minimum \$50.00
OD Limit Fee (per item*).....	\$25.00
Paid NSF Fee (per item*).....	\$25.00
Returned NSF Fee (per item*).....	\$25.00
Account research (per hour / one hour minimum).....	\$20.00
Account balancing assistance (per hour / one hour minimum).....	\$20.00
Stop payments (all items).....	\$25.00
Deposited checks (and other items) returned unpaid.....	\$4.00
Temporary checks (12 checks).....	\$1.50
Account activity printout.....	\$1.00
Telephone inquiries to customer service (if more than 3).....	each \$1.00
Photocopies.....	\$.50
Credit verification by mail.....	\$7.50
Credit verification by fax.....	\$15.00
Collection Item fee (within U.S.).....	\$10.00
Domestic wire transfers.....Incoming	\$10.00
Domestic wire transfers.....Outgoing	\$12.00
International wire transfers.....	\$35.00
Money Orders and Cashier's Checks purchased with cash or collected funds	
Money Orders (up to \$250.00).....	\$1.00
Cashier's checks (\$250.00 - \$2,999.99).....	Customer \$3.00
Cashier's checks (\$3,000.00 and up).....	Customer \$7.50
Replace ATM card.....	\$3.00
Withdrawal at ATM non-FSB owned and/or non Jeanie Network.....	\$1.00
Balance Inquiry at ATM non-FSB owned.....	\$.50
Replace Debit MasterCard.....	\$5.00
Rush Replacement Debit MasterCard.....	\$50.00
Notary Public.....	\$5.00
Safe deposit boxes (annual fee)	
3 X 5.....	\$15.00
4 X 5.....	\$20.00
3 X 10.....	\$30.00
4 X 10.....	\$40.00
5 X 10.....	\$50.00
10 X 10.....	\$75.00
Key deposit for safe deposit boxes.....	\$20.00
Drill fee for safe deposit boxes.....	\$100.00

*(Created by check, in-person ATM withdrawal, or other electronic means). **MULTIPLE FEES:** More than one overdraft fee may be charged against your account per day, depending on the number of items presented on your account. **Contents of Safe Deposit Boxes are not covered by FDIC.** **Check cashing policy:** There will be a \$10.00 minimum charge or 1% of the amount on approved checks, whichever is greater. We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Effective Date: 1-05-2012

PRODUCT NAME			
Opening Deposit Amount			
<i>Method of Interest Payment</i>	RATE*	APY*	
SUPER NOW CHECKING			
Opening Deposit \$1,000.00			
<i>Credited to acct. monthly</i>	0.100%	0.100%	
6 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.170%	0.170%	
12 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.300%	0.300%	
18 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.349%	0.350%	
24 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.449%	0.450%	
36 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.549%	0.550%	
48 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	0.747%	0.750%	
60 MONTH CD AUTO-RENEW			
Opening Deposit \$1,000.00			
<i>Interest added to balance</i>	1.243%	1.250%	
MONEY MARKET ACCOUNT			
Opening Deposit \$1,000.00			
<i>Credited to account monthly</i>			
Daily Balance Required			
\$ 1,000.00 - \$ 19,999.99	0.100%	0.100%	
\$ 20,000.00 - \$ 74,999.99	0.200%	0.200%	
\$ 75,000.00 - \$ OVER	0.300%	0.300%	
SAVINGS			
Opening Deposit \$200.00			
<i>Credited to account quarterly</i>			
Daily Balance Required			
\$ 200.00 - \$ 1,999.99	0.100%	0.100%	
\$ 2,000.00 - \$ 24,999.99	0.200%	0.200%	
\$ 25,000.00 - \$ OVER	0.250%	0.250%	
TEXAS SIZE SAVINGS			
Opening Deposit \$75,000.00			
<i>Credited to account quarterly</i>			
\$ 200.00 - \$ 1,999.99	0.100%	0.100%	
\$ 2,000.00 - \$ 24,999.99	0.200%	0.200%	
\$ 25,000.00 - \$ 74,999.99	0.250%	0.250%	
\$ 75,000.00 - \$ OVER	0.300%	0.300%	
REWARD Checking			
Opening Deposit \$200.00			
<i>Credited to account monthly</i>			
Assuming Required Activity is met			
\$.01 - \$ 25,000.00	2.96%	3.00%	
\$ 25,000.01 - \$ OVER	0.49 %	.50%	
Assuming Required Activity is NOT met			
Entire balance	.10 %	.10%	

*RATE - Interest Rate *APY - Annual Percentage Yield
Fees could reduce earnings.
The rate may change after the account is opened.
A penalty will or may be imposed for early withdrawal.

Locations & Hours

Mesquite

Main Branch
917 Military Pkwy
Mesquite, TX 75149
972-285-6311

Lobby Hours

Monday - Thursday 9:00 AM to 5:00 PM
Friday 9:00 AM to 6:00 PM
Saturday (Military Parkway, Mesquite only) 9:00 AM to 12:00 PM

Drive-In Hours

Monday - Friday 7:30 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM

North Branch
2920 Motley Dr
Mesquite, TX 75150
972-270-2474

Lobby Hours

Monday - Thursday 9:00 AM to 3:00 PM
Friday 9:00 AM to 6:00 PM

Drive-In Hours

Monday - Friday 7:30 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM

Terrell

Terrell Branch
2490 W Moore Ave
Terrell, TX 75160
972-551-2490

Lobby Hours

Monday - Thursday 9:00 AM to 3:00 PM
Friday 9:00 AM to 6:00 PM

Drive-In Hours

Monday - Friday 8:00 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM

First Express
24-Hour Phone Banking
972-285-6467

www.firststatebank.com

**Personal Accounts
Brochure**



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Important Information
About Deposit
Accounts**

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MEMBER FDIC