



209 Montana Avenue – Holton KS 66436  
785-364-4691 \* [www.fsbks.bank](http://www.fsbks.bank)

### **Credit Services**

- Consumer loans
- Commercial loans
  - Real Estate
  - Inventory
  - Line of Credit
- Mortgage loans for 1-4 Family Residential Dwellings
- Home Equity Loans (Not available at this time)
- Home Improvement Loans
- Letters of Credit
- Agricultural Loans
  - Real Estate
  - Line of Credit
  - Livestock, Products
  - Machinery and Equipment
  - Guaranteed Loans (SBA, FmHA, FarmerMac)
- Visa Credit Card

### **Non-Credit Services**

- Consumer and Commercial Checking
- Reward Checking
- Basic Checking account with no service charge for customers under age 18 or over age 60
- Plus Checking Account (Earns Interest)
- Signature Savings, 1<sup>st</sup> Time Homebuyers Savings Acct, and FSB Consumer MMDA Accounts
- Commercial Savings and Commercial MMDA Accounts
- Electronic Statements
- Certificates of Deposit
- IRA, Roth and SEP Retirement Accounts
- Online Banking, Bill Payment Service, Mobile Banking, Mobile Deposit, Zelle, and Card Valet
- Night Depository
- Visa Debit Card
- ATM
- Coin Counting
- Notary Service
- Member of the CDARS program
- Remote Deposit Capture (Commercial)
- ACH Originations and Wire Services