

First State Bank puts you *first* in choice, convenience and value.

Rates available for Personal and Business Accounts.

APR/APY effective as of 01/12/2010. Offer may be withdrawn without notice.

Totally Free Checking

- No minimum daily balance.
- Initial checks free.
- Free Online Banking/Bill Pay.
- Unlimited check writing.
- Free ATM/Check Card.
- Use any ATM machine 5 times a month for free.

Interest Checking

- Average daily balance of \$100 to avoid service charge
- No minimum deposit to open
- **1.34% Interest Rate / 1.35% APY**

Personal Money Market Tiered Rates

	Interest Rate	APY
\$500 - \$9,999	.90%	.90%
\$10,000 - \$24,999	1.14%	1.15%
\$25,000 - \$99,999	1.39%	1.40%
\$100,000 +	1.49%	1.50%

Business Money Market Tiered Rates

	Interest Rate	APY
\$500 - \$9,999	.90%	.90%
\$10,000 - \$24,999	1.14%	1.15%
\$25,000 - \$99,999	1.39%	1.40%
\$100,000 +	1.49%	1.50%

Annual Percentage Yield is variable and is subject to change. Fees may reduce earnings. If the balance falls below the minimum requirement for the interest checking, a \$10.00 service charge will be assessed for the statement cycle.

\$500.00 minimum deposit to open a money market account. The average daily balance for the money market account is \$1,000 to avoid a service charge. If the balance falls below the minimum requirement, a \$10.00 service charge will be assessed for the statement cycle.

Savings

- No Minimum deposit to open
- Average Daily Balance of \$100 to avoid service charge.

• 1.49% Interest Rate / 1.50% APY

Fees may reduce earnings. If the balance falls below the minimum requirement, a \$5.00 service charge will be assessed for the statement cycle.

CD Promotions (acceptable for IRA accounts)

- Minimum deposit to open account is \$1,000
- Early withdrawal penalties may apply

Term	Interest Rate	APY
6 Month	0.98%	1.00%
9 Month	1.49%	1.50%
1 Year	1.49%	1.50%
18 Months	1.73%	1.75%
2 Years	2.13%	2.15%
3 Years	2.57%	2.60%
4 Years	2.76%	2.80%
5 Years	3.05%	3.10%

For more information on any of our services, contact your First State Bank representative or visit our web site at fsbnj.com

DEPOSIT INSURANCE COVERAGE – TEMPORARY INCREASE COVERAGE

FDIC Deposit Insurance has been increased to \$250,000 from \$100,000 through December 31, 2013. This change became effective May 20, 2009. In addition, First State Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. Noninterest bearing transaction accounts include NOW (Negotiable Order of Withdrawal) accounts earning an interest rate of 0.50% or less and all IOLTA (Interest on Lawyers Trust Accounts).



Putting you first.

