

Section 4 - Branch Services

This section includes products, services, and a listing of ATMs.

Washington County Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or www.wcbank.com.

In general, all consumer products are available at all branch locations. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products / services. Not all branches have safe deposit boxes.

Deposit account rates are available at any branch or by calling 1-877-372-3750 . Loan rates are available at any branch or by calling 1-877-372-3750.

Consumers can open new account for consumer checking and savings accounts at branch location for all deposit products. Consumers can apply by telephone or at branch locations for lending products. Consumers can apply for a mortgage at and branch location or www.wcbmortgagesupercenter.com.

Products Offered

Consumer

Deposit Accounts	Loan Accounts	Card Products
<ul style="list-style-type: none">• Checking Accounts• Savings Accounts• Health Savings Accounts• Certificates of Deposit• Individual Retirement Accounts	<ul style="list-style-type: none">• Vehicle Loans• Personal Loans• Home Equity Loans• Mortgage Loans• Personal Lines of Credit• Home Equity Lines of Credit	<ul style="list-style-type: none">• Credit Cards• Banking Cards <p>Other</p> <ul style="list-style-type: none">• Online Services• Mobile Services

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

Small Business and Commercial

Checking	Treasury Services	Card Products
<ul style="list-style-type: none">• Small Business Checking• Business Checking• Commercial Checking with Interest	<ul style="list-style-type: none">• ACH• Wire Transfers• Global Banking• Remote Deposit Capture• Fraud Protection Solutions	<ul style="list-style-type: none">• Business Debit Card <p>Other</p> <ul style="list-style-type: none">• Online and Mobile banking platforms
Savings		
<ul style="list-style-type: none">• Savings• Money Market		



Services & Fees Disclosure

ATM/Visa Debit Card	
Card Replacement Fee.....	Free
Out of network ATM fee (machine surcharges may apply).....	Free
Bill Pay.....	Free
Cashier's Check – per check.....	\$5.00
Collection Item – per item.....	\$20.00
Dormant Account Fee – per month.....	\$5.00
Garnishment or Levies.....	\$50.00
Indemnity Bond – per Certificate.....	\$25.00
Online Banking.....	Free
Mobile Banking.....	Free
Overdraft Item Fee – may be created by check, in-person withdrawal, ATM or other electronic means.....	\$30.00
Research	
Per hour, including account reconciliation.....	\$35.00
Per page.....	\$1.00
Return Item Fee.....	\$30.00
A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, in-person withdrawal, or electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.	
Statements	
Duplicate Statement.....	Free
Electronic Statement.....	Free
Paper Statement.....	Free
Stop Payment – per check.....	\$30.00
Returned Mail.....	\$10.00
Wire Transfer Fees	
Incoming	
Domestic.....	\$10.00
International.....	\$50.00
Outgoing	
Domestic.....	\$20.00
International.....	\$50.00

Washington County Bank Hours of Operation

Location: 1523 Washington Street, Blair, NE 68008

Lobby:

Monday - Wednesday	8:30 a.m. – 4:30 p.m.
Thursday	8:30 a.m. – 6:00 p.m.
Friday	8:30 a.m. – 5:00 p.m.

Drive-thru:

Monday - Friday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Assessment Area: All of Washington County, Nebraska to include Census tracts 0501.01, 0501.02, 0502.01, 0502.02, 0503.00; Harrison County, Iowa to include tracks 9901.00, 9902.00, 9903.00, 9904.00, 9905.00, and part of Douglas County, Nebraska to include census tract 73.07 and 73.03.

Location: 101 N 14th Street, Fort Calhoun, NE 68023

Lobby:

Monday – Friday	8:30 a.m. – 4:30 p.m.
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Drive-thru:

Monday - Friday	8:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Assessment Area: All of Washington County, Nebraska to include Census tracts 0501.01, 0501.02, 0502.01, 0502.02, 0503.00; Harrison County, Iowa to include tracks 9901.00, 9902.00, 9903.00, 9904.00, 9905.00, and part of Douglas County, Nebraska to include census tract 73.07 and 73.03.

Location: 303 S. Thirteenth Street, Tekamah, NE 68008

Lobby:

Monday – Friday	8:00 a.m. – 4:30 p.m.
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Drive Thru:

Monday – Friday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Assessment Area: Burt County, Nebraska to include Census tracts 9401.00, 9831.00, 9832.00, 9833.00.

Location: 205 E Erie St, Missouri Valley, IA 51555

Lobby:

Monday – Friday	8:30 a.m. – 4:30 p.m.
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Drive-thru:

Monday - Friday

8:00 a.m. – 6:00 p.m.

Saturday

8:00 a.m. – 12:00 p.m.

Assessment Area: Harrison County, Iowa to include Census tracts 2901.00, 2902.00, 2903.00, 2904.00, 2905.00.

WCB ATM LOCATIONS

<u>NAME</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>DEPOSIT (Y/N)</u>
HAYDEN PLACE	2110 S 20TH ST	BLAIR	NE	68008	N
MEMORIAL COMMUNITY HOSPITAL	810 N 22ND ST	BLAIR	NE	68008	N
WASHINGTON COUNTY SHERIFF	1535 COLFAX ST	BLAIR	NE	68008	N
BLAIR BANK BRANCH	1523 WASHINGTON	BLAIR	NE	68008	Y
FAMILY FARE-DRIVE UP	120 SOUTH 9TH ST	BLAIR	NE	68008	N
FORT CALHOUN BRANCH	101 N 14TH ST	FORT CALHOUN	NE	68023	Y
TEKAMAH BRANCH	303 S 13TH ST	TEKAMAH	NE	68061	Y
BUDDIES MINI MART	805 S 13TH ST	TEKAMAH	NE	68061	N
OAKLAND C-STORE	909 HWY 32	OAKLAND	NE	68045	N
MISSOURI VALLEY BRANCH	205 E ERIE	MISSOURI VALLEY	IA	51555	Y

WCB CUSTOMERS CAN ACCESS SURCHARGE FREE ANY FNBO OR ALLPOINT ATM NETWORK ATMS FREE OF CHARGE. DEPOSITS ARE NOT ACCEPTED AT THESE ATMS. LISTING OF ATM LOCATIONS CAN BE FOUND AT WWW.WCBANK.COM OR ON WCB MOBILE APP.