

**FIRST NATIONAL BANK**

138 West Broadway  
Plainview, MN 55964

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Member FDIC

Date: 10/18/2011

**DISCLOSURE OF FEES AND ACCOUNT TERMS**

**FIRST FLIGHT CLUB REGULAR CHECKING ACCOUNT**

**First Flight Club Membership Fee:**

*You will be charged a monthly membership fee depending upon which of the following options you choose.*

\$5.00	Standard - Individual
\$7.00	Standard - Family
\$2.50	Classic Club* - Individual
\$3.50	Classic Club* - Family

**Minimum Balance Requirements / Fees:**

To open this account you must deposit \$10. minimum.

**Debit Item Fee:**

*(A debit transaction is a: withdrawal, check paid, automatic transfer or any other payment out of this account)*

You are allowed 50 debit transactions per statement cycle at no cost.

If you have more than 50, a fee of 10 cents will be charged for each item over 50.

The Debit Item Fee will not apply:

To electronic transactions (I-Banking, Debit Card, ATM or ACH)

If you keep an average daily collected balance of \$1,000 in this account.

**Other Fees that may be assessed against your account, as applicable.**

- > ATM Transactions: \$1.00 per withdrawal at other than PULSE machines  
Our ATM transaction fee will not apply if you are a member of the Bank's Classic Club\*.  
NOTE: When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
- > NSF Paid Item(s) charge \$25.00 per item (daily maximum of \$50.00).  
For Item created by check, in person withdrawal, or other electronic means.
- > NSF Return Item(s) Charge \$25.00 per item (daily maximum of \$50.00).  
For Item created by check, in person withdrawal, or other electronic means.
- > Continuous Overdraft Fee \$20.00 per business day, beginning on the sixth business day and every business day thereafter you are overdrawn.  
This fee is in addition to any "per item" fees.
- > Stop Payment Requests: \$15.00 per request
- > Internet Banking Bill Pay Cycle Fee: Option I - \$1.95 per month, plus \$.35 per transaction.  
Option II - \$6.95 per month with unlimited transactions.  
Option III - \$3.50 per month with unlimited transactions for First Flight Club Members ONLY.
- > Sweep Account Option: \$10.00 one time set up charge
- > Account balancing assistance: \$20.00 per hour
- > Check Printing: Fee depends upon style ordered.

**Ready Reserve Line of Credit:**

\* Please note that if you have a Ready Reserve line of credit, this amount will not be included in your available balance disclosed at the ATM. If you access your line of credit when making a purchase or ATM withdrawal, you will be subject to the terms and conditions (including fees and interest) noted in your Ready Reserve agreement.

\* Classic Club Membership Requirements

You must be at least 55 years of age and maintain total deposits of \$2,500 or more with our bank.