

FIRST NATIONAL BANK

138 West Broadway
Plainview, MN 55964

Member FDIC

Phone: 507-534-3131

Toll Free: 800-443-8605

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Date: 10/18/2011

DISCLOSURE OF FEES AND ACCOUNT TERMS

REGULAR CHECKING ACCOUNT

Minimum Balance Requirements / Fees:

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

A minimum balance service charge fee will be imposed every monthly statement cycle if the average daily balance in your account falls below \$400 for the monthly statement cycle according to the following schedule:

\$2.00	If average balance is \$300.00 to \$399.99
\$3.00	If average balance is \$200.00 to \$299.99
\$4.00	If average balance is \$100.00 to \$199.99
\$5.00	If average balance is less than \$100.00

The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

The Minimum Balance Fee will not apply:

If you keep an average daily balance of \$1,000 in a Savings Account with us.

If you give us written notification that you have direct deposit of Social Security to THIS account.

If you are a member of the Bank's Classic Club*.

Debit Item Fee:

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

You are allowed 40 debit transactions per statement cycle at no cost.

If you have more than 40, a fee of 10 cents will be charged for each item over 40.

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 \$1,500 in this account.

If you give us written notification that you have direct deposit of Social Security to THIS account.

If you are a member of the Bank's Classic Club*.

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.