

FIRST NATIONAL BANK138 West Broadway
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Member FDIC

Date: 10/18/2011

DISCLOSURE OF INTEREST, FEES AND ACCOUNT TERMS**STANDARD NOW CHECKING ACCOUNT**

Rate Information: Your interest rate and annual percentage yield may change.
At our discretion, we may change the interest rate on your account at any time.
Interest will be compounded and credited to your account every month.

Current Rate and Annual Percentage Yield:The interest rate on your account is 0.10% with an annual percentage yield of 0.10%

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account.
This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-cash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

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 \$1,000 for the monthly statement cycle according to the following

schedule:	\$2.00	If average balance is \$800.00 to \$999.99
	\$4.00	If average balance is \$500.00 to \$799.99
	\$6.00	If average balance is less than \$500.00

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.

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

You are allowed 30 debit transactions per statement cycle at no cost.

If you have more than 30, a fee of 10 cents will be charged for each item over 30.

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 \$3,000 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.

Effect of Closing the Account:

If you close the account before interest is credited, you will receive the accrued interest.

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.

We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from this account.