

## BUSINESS & AGRICULTURAL DEPOSIT ACCOUNTS & BUSINESS FEE SCHEDULE

### BASIC BUSINESS CHECKING

- **Features:** First 250 combined deposits, withdrawals, and deposited items are FREE
- **Minimum Balance:** \$100
- **Monthly Maintenance Fee:** \$10, waived if minimum balance is maintained
- **Activity Fees:** \$.25 each for deposits, withdrawals, and deposited items in excess of 250
- **Check Images:** Yes, with statement
- **Earns Interest:** No
- **Online Banking:** Yes
- **QuickBooks Connectivity:** Yes, with Cash Management
- **Quicken Connectivity:** Yes, with free Basic Online Banking

### COMMERCIAL CHECKING WITH INTEREST

- **Features:** Interest on monthly balance
- **Minimum Balance:** \$0
- **Monthly Maintenance Fee:** \$10
- **Activity Fees:** \$.20 for each deposit and withdrawal; \$.10 for each deposited item
- **Check Images:** Yes, with statement
- **Earns Interest:** Yes
- **Online Banking:** Yes
- **QuickBooks Connectivity:** Available with Cash Management
- **Quicken Connectivity:** Available with Basic Online Banking

### COMMERCIAL CHECKING

- **Features:** Receive an Earnings Credit\* based on your Commercial Checking account's average balance during the monthly cycle
- **Minimum Balance:** \$0
- **Monthly Maintenance Fee:** \$10, balances may be used to offset charges
- **Activity Fees:** \$.20 for each deposit and withdrawal; \$.10 for each deposited item
- **Check Images:** Yes, returned with statement
- **Earns Interest:** No
- **Online Banking:** Yes, with statement
- **QuickBooks Connectivity:** Available with Cash Management
- **Quicken Connectivity:** Available with Basic Online Banking

\***Earnings Credit:** Businesses will receive a monthly Earnings Credit based on their account's average balance during the monthly cycle. The higher the average balance, the higher the credit. This credit is used to offset some (or potentially all) of the monthly maintenance fees accrued on the account. If the Earnings Credit exceeds the monthly fees, all fees are waived for the month. See additional details below on how this credit is determined.<sup>1</sup>

Minimum to Open: \$10

### SPECIALTY SERVICES ACCOUNT

- **Features:** A checking account option for qualifying groups, including: nonprofits, clubs/associations, conservatorships, estates, fraternities/sororities, memorials, rep payees, trusts
- **Minimum Balance:** \$0
- **Monthly Maintenance Fee:** \$0
- **Activity Fees:** None
- **Check Images:** Available online only
- **Earns Interest:** No
- **Online Banking:** Yes
- **QuickBooks Connectivity:** Yes, with Cash Management
- **Quicken Connectivity:** Yes, with Basic Online Banking

<sup>1</sup> **Earnings Credit:** The earnings credit on the Commercial Checking account is based on the average 91-day Treasury Bill rate for the current month. It is calculated based on the average "collected" balance, less a 10.00% reserve requirement. ["Uncollected" balances will be charged the 91-day Treasury Bill rate, plus 3.00%. This situation applies only when the average account balance is very low.] **Earnings Credit Calculation Example:** For the purposes of this example, the assumption is that the T-Bill Rate is 0.80%, the average balance maintained on the Commercial Checking account for the month was \$200,000, and there were 31 days in the monthly cycle. Multiply the \$200,000 (average account balance) x 90% (to exclude the 10.00% reserve). Take that amount and multiply it by .008 (T-Bill rate). That provides you with an annual amount of earnings of \$1,440.00. To determine the monthly earned credit, divide the annual amount by 365 days in a year and multiply it times the number of days in that particular month (31 days). Your monthly earned credit would be \$122.30. [ $\$200,000 \times 90\% \times .008 / 365 \times 31 = \$122.30$ ]

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### COMMERCIAL MONEY MARKET

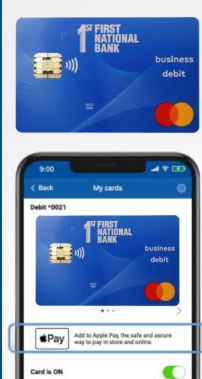
- **Features:** First 20 ACH and/or paper items FREE
- **Minimum Balance:** \$0
- **Monthly Maintenance Fee:** \$0
- **Activity Fees:** \$.25 for each deposit and withdrawal in excess of 20; \$.10 for each deposited item
- **Check Images:** Yes, with statement
- **Earns Interest:** Yes, tiered interest rates on all balances\*
- **Online Banking:** Yes
- **QuickBooks Connectivity:** Available with Cash Management
- **Quicken Connectivity:** Available with free Online Banking

### FREE ACCOUNT ANALYSIS

Our Relationship Bankers are available to perform an analysis that will help you determine which business account option is the best fit for you.

### COMMERCIAL SAVINGS

- **Minimum Balance:** \$300
- **Monthly Maintenance Fee:** \$3, if balance falls below \$300
- **Activity Fees:** \$.50 per withdrawal in excess of three per month
- **Earns Interest:** Yes, compounds quarterly
- **Online Banking:** Yes



### Introducing the Business Banking Debit Card

*Created by First National Bank, your local community bank, not Big Tech.*

**Every card should be this flexible.** Maximize its power when used in combination with Online Banking and Mobile Banking. Use it for 24-hour ATM access, as well as online and in-store purchases. Add to your business digital wallet and just tap, tap, tap.

**Available with all Business & Commercial Checking accounts.**

## OTHER SERVICES & INVESTMENT OPTIONS

- Certificate of Deposit (CD)
- Merchant Services (Point of Sale System)
- Credit Card \*\*
- Debit Card\*\*\*
- First Point Wealth Solutions
- Positive Pay (Fraud Prevention)
- EDeposit (Remote Deposit)
- Health Savings Account (HSA)
- Individual Retirement Account (IRA)
- Commercial Loans and Lines of Credit
- Safe Deposit Boxes
- Simple IRAs
- Cash Management

See Rate Sheet for current rates. Rates may change after the account is opened. Fees may reduce earnings.

\*\* Visa Signature ® Business Rewards Credit Card available through UMB Financial Corporation. Learn more or apply online at [www.FNB247.com](http://www.FNB247.com)

\*\*\*No annual fees and surcharge-free withdrawals at any MoneyPass® ATM