

COMMERCIAL FEE SCHEDULE

(Effective 03/01/2016)

COMMERCIAL CHECKING

Service Charge Schedule

Basic Monthly Maintenance Charge \$10.00

■ Ledger Entries

ACH - Electronic Entries \$.15 each
Paper Entries \$.20 each

■ On Us Items \$.05 each

■ Iowa Items \$.08 each

■ Out of State Items \$.10 each

Subtotal of Charges

Less Balance Credit* _____

Total Monthly Service Charge (if any) _____

*The balance credit will be based on the average 91-day Treasury Bill rate for the current month and will be calculated on the average collected balance less a 10% reserve requirement. Uncollected balances will be charged the 91-day Treasury Bill rate plus 3%.

BASIC BUSINESS CHECKING

■ No monthly fee by maintaining a \$100 min. balance.

■ \$10.00 monthly fee on balances below \$100.

■ 250 FREE combined transactions (checks, deposits, deposited items, ACH and electronic items); excess items charged \$0.25 each

Funds Availability Schedule

■ On Us Immediate

■ Iowa Items 1 Day

■ Government Checks 1 Day

■ Out of State 2 Days

Note: First National does not charge a FDIC insurance assessment or premium.

COMMERCIAL MONEY MARKET ACCOUNT

Service Charge Schedule

■ Ledger Entries

First 10 Paper Entries No Charge
First 10 Electronic Entries No Charge
Additional Entries \$.15 each

■ Deposited Items

On Us Items \$.05 each

Iowa Items \$.08 each

Out of State Items \$.10 each

■ Limited to 6 debits per month

Unlimited in-bank and ATM transfers and withdrawals

COMMERCIAL CHECKING WITH INTEREST

Service Charge Schedule

Basic Monthly Maintenance Charge \$10.00

■ Ledger Entries

ACH - Electronic Entries \$.15 each
Paper Entries \$.20 each

■ On Us Items \$.05 each

■ Iowa Items \$.08 each

■ Out of State Items \$.10 each



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