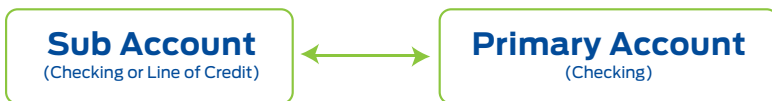


BUSINESS SWEEPS

Maximize your company's excess funds with First National Bank's **Business Sweeps**. Sweeping funds between accounts eliminates the need for manual transfers, saving time and expense. Business sweeps are designed to sweep funds between a primary account and subsidiary account(s). In most cases, subsidiary accounts serve an operating purpose, while the sweep destination account (or primary account) is more permanent storage of funds. First National Bank offers two types of sweep arrangements, **Standard Sweep** or **Advanced Sweep**.

STANDARD SWEEP

Standard Sweep can either be two checking accounts or a checking and a line of credit that are linked. The subsidiary account may have any target balance. At the end of the business day, funds are swept to or from the attached account to maintain the target balance. No monthly fee.

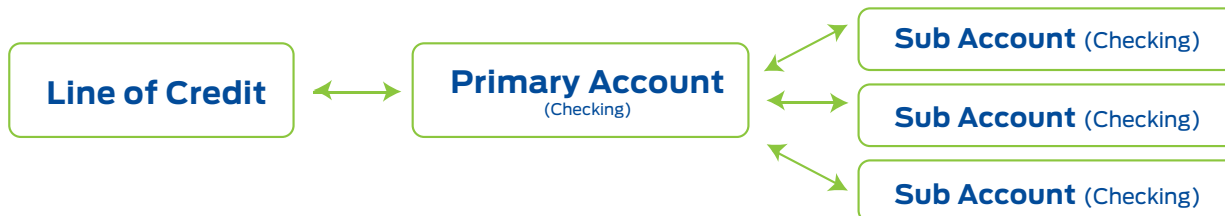


ADVANCED SWEEP

Advanced Sweep is a Standard Sweep that includes more than two accounts. Target balances are set in subsidiary accounts. Funds are swept to and from the primary account to maintain target balances. Advanced sweeps could include checking accounts and/or loan accounts. \$10 monthly fee.

Who uses this service?

- **Example 1:** A business with multiple retail locations that make deposits every day. A deposit sweep arrangement would automatically move the deposited funds to the aggregating destination account.
- **Example 2:** Businesses that keep little cash in operating accounts and/or prefer to automatically move funds to and from an operating line of credit. When cash flow is reduced, the line of credit is used to boost funds available to the business. When cash flow improves, the line of credit balance is paid down using the excess funds in the deposit account.



REPURCHASE AGREEMENT: FDIC Insurance guarantees funds up to \$250,000 per account. A Repurchase Agreement, by contrast, is an interest-bearing account, but is backed by bank-owned securities which allows you to have a high balance that is fully secured. We can set up an automatic sweep to and from this account to make account balance maintenance easy and automated. Contact Kurt Jensen, SVP and Chief Operations Officer, for more information.