

## CHOOSE A RELATIONSHIP CHECKING ACCOUNT THAT REWARDS YOU FOR THE WAY YOU LIKE TO BANK

### SIMPLE CASH BACK

Excellent choice if you want a simple, worry-free account and to be rewarded for using your debit card to make purchases.

- No minimum balance
- No monthly fees
- Free online statements
- Receive \$0.10 Cash Back each time you use your debit card to make a purchase (up to \$5 per statement cycle per account).

Paper statements are available for \$4 per month.

### INTEREST REWARDS

Ideal account if you bank electronically, use your debit card to make purchases, and want to be rewarded with a special interest rate\* (currently over three times higher than the national checking account average).

- No minimum balance
- No monthly fees
- Free online statements
- Earn Interest Rewards Special Rate on balances up to \$15,000 during each statement cycle when you meet the following qualifications:
  - One direct deposit or one automatic withdrawal monthly; and
  - Use your debit card 25 times per statement cycle to make purchases.

Balances above \$15,000 receive the Interest Rewards Market rate. If qualifications are Not met, the entire balance will earn the Interest Rewards Base Rate.

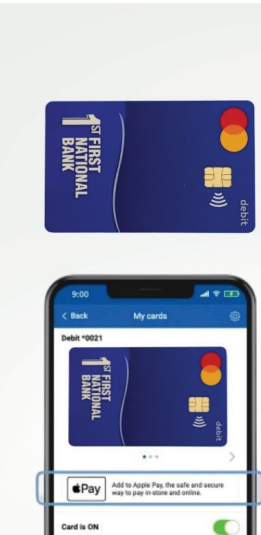
Paper are available for \$4 per month.

### PREMIER

Perfect option if you prefer a traditional account that rewards you for your checking balance. Interest rates are tiered, so as your balance grows, your interest rate also increases.

- Minimum daily balance of \$2,500 or an Average Daily Balance of \$5,000
- \$10 discount on paper checks per order
- Free online or paper statements
- \$100 discount on mortgage closing costs
- Preferred rates on CDs (.10% increase)
- Tiered interest rates on all balances

There are no fees as long as the minimum balance is met. A \$10 monthly maintenance will be assessed if the minimum daily balance falls below \$2,500 or an average daily balance falls below \$5,000.



**Introducing the Relationship Checking 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 digital wallet and just tap, tap, tap.

**Available with all Relationship Checking accounts.**

A minimum deposit of \$10 to open accounts. See Rate Sheet for current rates as interest rates may change after the account is opened. Fees may reduce earnings.

\*If qualifications are met, balances up to \$15,000 will earn the Interest Rewards Special Rate, and balances over \$15,000 will earn the Interest Rewards Market Rate. If qualifications are not met, the entire balance will earn the Interest Rewards Base Rate.

## CHOOSE THE SAVINGS OPTIONS THAT FIT THE WAY YOU LIKE TO SAVE

### KIDS FIRST SAVINGS

Designed for youth under age 18.

- Earn prizes for making deposits
- Interest compounds quarterly
- No minimum balance
- No monthly maintenance fee
- Activity fee: \$0.50 per withdrawal in excess of three per month

The minor can be any age under 18 to open a joint savings account, but the account must be opened together with an adult in a branch.

### STANDARD SAVINGS

- Interest compounds quarterly
- \$300 minimum balance
- Monthly maintenance fee: \$3.00, if balance falls below \$300
- Activity Fee: \$0.50 per withdrawal in excess of three per month

## OTHER SAVING & INVESTMENT OPTIONS

- Certificate of Deposit (CD)
- Health Savings Account (HSA)
- Individual Retirement Account (IRA)
- First-Time Homebuyers Savings Account
- Coverdell Education Savings Account
- First Point Wealth Solutions

### MONEY MARKET

- Tiered interest rates
- Interest compounds monthly
- \$1,000 minimum balance
- Checks available upon request
- Monthly maintenance fee: \$5.00, if balance falls below \$1,000
- Activity fee: \$0.15 per debit\*, if balance falls below \$1,000

### CELEBRATION SAVINGS

Set aside money for a special event.

- Monthly automatic transfer required
- Funds distributed annually to your First National Bank checking account
- Interest compounds monthly
- \$25 minimum balance
- No monthly maintenance fee
- Activity fee: \$5 per withdrawal in excess of one per year

### POWER SAVINGS

Enroll in our High-Yield Power Savings account and earn at a faster pace.

- Start by choosing the Relationship Checking account that best rewards you for the way you bank.
- Then set up a direct deposit OR automatic withdrawal, which will qualify you to open a High-Yield Power Savings account.

#### Account features:

- \$25 to open an account
- No fees by maintaining a \$100 minimum balance; otherwise, the monthly maintenance fee is \$5
- Online or combined statement required
- Automated Savings Plan for weekly, bi-weekly, or monthly transfers
- Available for residents of Polk, Dallas, and Warren counties
- Ask for current rate information.

\*Debits include checks, ATM withdrawals, automatic payments and in-person withdrawals.

Savings and money market deposits are insured by the Federal Deposit Insurance Corp (FDIC) and your money is protected up to \$250,000 per depositor. See Rate Sheet for current rates. Rates may change after the account is opened. Fees may reduce earnings.