

## WHAT CAN YOU EXPECT AS A FIRST POINT PRIVATE BANKING CLIENT?

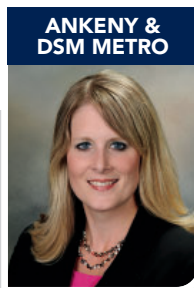
**Concierge Service.** You will have a banking “concierge” on call to meet your financial needs. With one central contact person focused on your banking and financial goals, we are dedicated to making your financial life easier as well as strategic. No matter the question, banking related or not, we are here to take care of your needs.

**Team Approach.** First Point offers a team approach to meeting your financial needs. Your Private Banker will facilitate and connect you with the right financial experts for your situation. From personal banking and financial planning to business banking and estate administration, we have a team in place with your Private Banker serving as the team leader ready to help you.

**Special Banking Services.** Enjoy a complimentary package of banking services, customized for you.

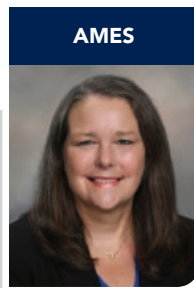
**Educational Opportunities.** Benefit from a variety of educational experiences to assist you in making knowledgeable financial decisions. These opportunities are exclusive to First Point clients.

**Social Events.** Enjoy experiences at a variety of social events, exclusively planned for First Point clients. We also provide special discounted pricing for many performances at local venues.



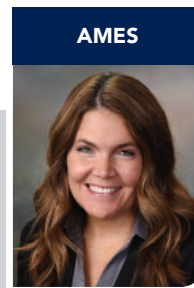
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## Special Banking Services

As a Private Banking client, you can choose any of First National Bank's Relationship Checking options that best meet your needs, plus enjoy the following complimentary package of banking services:

- Free First Point checks
- No minimum balance to maintain with any of the account options
- Complimentary outgoing domestic wires (one per statement cycle)
- No foreign currency exchange fees
- No fee for cashier's checks
- Free 3x5 safe deposit box (or equivalent discount on a larger box)
- \$200 discount on mortgage loan closing costs
- \$100 discount on home equity loan or line of credit closing costs
- Preferred rates on certificates of deposit (0.15% increase)
- No ATM fees (Up to \$20 per statement cycle)
- Complimentary financial plan review
- Specialized debit card (with customized higher limits available)
- First Point credit card with rewards (available upon approval)

## First National Bank is with you at every point.

Whatever your life stage or financial picture, you have unique needs. The complexity of your life can change, which often requires a customized financial relationship. First Point Private Bankers are here to help you navigate through all of your needs, one-to-one, to customize solutions for you.

### Qualifications:

- Personal checking account relationship
- Minimum of \$50,000 in deposits; or minimum of \$150,000 in annual income; or minimum of \$250,000 in investable assets.



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