



RELATIONSHIP CHECKING ACCOUNTS

	Simple Cash Back	Interest Rewards	Premier
Overview	Excellent choice if you want a simple, worry-free account and to be rewarded for using your debit card to make purchases.	Ideal if you bank electronically and use your debit card to make purchases, and want to be rewarded with a special interest rate (currently three times higher than the national checking account average.)	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 rates also increase.
Earn Interest or Cash Back	Earn Cash Back Receive \$0.10 cash back each time you use your debit card to make a purchase, up to \$5 per statement cycle	Earn Interest Receive the Interest Rewards Special Rate on balances up to \$15,000 during each statement cycle when you meet the following qualifications. <ul style="list-style-type: none"> One monthly direct deposit or automatic withdrawal; and Use your debit card at least 25 times per statement cycle to make purchases Balances above \$15,000 earn a blended rate of the Interest Rewards Special Rate and the Interest Rewards Market Rate. If you don't meet the qualifications necessary to receive the Interest Rewards Special Rate, you'll still receive the Interest Rewards Base Rate.	Earn Interest Tiered interest rates on all balances
Current interest rates for Interest Rewards and Premier accounts are available at FNB247.com.			
Minimum Opening Deposit	\$10	\$10	\$10
Minimum Balance	\$0	\$0	\$2,500 or an Average Daily Balance of \$5,000
Monthly Maintenance Fees	None	None	No monthly fee if minimum balance is maintained; otherwise a \$10 monthly fee applies
Online Statements	FREE	FREE	FREE
Paper Statements	\$4 per month	\$4 per month	FREE
Online Banking	FREE	FREE	FREE
Online Bill Pay	FREE	FREE	FREE
Direct Deposit	FREE	FREE	FREE
Mobile Banking App	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE
Checks Available	Yes, Ask for pricing	Yes, Ask for pricing	Yes, Discount of \$10 per order
Debit Card	Yes	Yes	Yes
Mortgage Discount	No	No	Yes, \$100 discount on mortgage closing costs
Preferred Rate on Certificates of Deposit (CDs)	No	No	Yes, 0.10% increase
Statement Cycle Cut Date	10th	15th	20th