

The words "you" and "your" refer to all persons named on the application for an account, on the signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words "we" and "us" refer to First National Bank of Omaha and our branches in other locations, which currently include First National Bank Iowa and First National Bank Southwest.

DISCLOSURE OF ACCOUNT TERMS

The following terms apply to all interest-bearing Checking Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- You must maintain the applicable minimum balance as disclosed on the Rate Sheet in the account each day to obtain the disclosed Annual Percentage Yield. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

FEE SCHEDULE

INTEREST-BEARING CHECKING ACCOUNTS

Minimum deposit amounts required to open these accounts are shown on the Rate Sheet.

o **First Health Savings Account**

Monthly maintenance fee if the daily balance drops below \$2,500:

\$3.00

Set-up Fee:

\$25.00

No monthly fee for BillPay

First Health Savings Account Addendums

You assume sole responsibility for all tax consequences associated with your contributions, determining your eligibility, and ensuring that such contributions are in compliance and do not exceed the annual maximum amount. You understand that it is not the custodian's responsibility to determine whether contributions to your HSA exceeds the annual limit.

Contribution limits are as follows:

	Calendar Year 2008		Calendar Year 2009	
	Self Only	Family	Self Only	Family
Annual H S A Contribution Limit	\$2,900	\$5,800	\$3,000	\$5,950
HDHP Minimum Deductible	\$1,100	\$2,200	\$1,150	\$2,300
HDHP Out-Of-Pocket Limit (includes deductibles, co-payments, and other amounts but not premiums)	\$5,600	\$11,200	\$5,800	\$11,600
Catch Up Contribution Limits	\$900		\$1,000	

These amounts are subject to cost-of-living adjustments. Unless directed otherwise in writing, we will consider contributions made during a calendar year as contributions for that year.

The custodian/trustee will not accept contributions that exceed the maximum amount for family coverage plus catch-up contributions. You are responsible for determining whether your contributions to your HSA have exceeded the maximum annual contribution amount.

Fees shall be deducted directly from your HSA assets. The payment of fees are included as part of your annual contribution limit.

If you timely file your federal income tax return, you may still remove your excess contributions, plus attributable earnings by your federal income tax return due date, which includes filing extensions (as late as October 15 for calendar year filers).

You understand that the custodian/trustee is not responsible for determining whether your distribution is for payment/reimbursement of qualified medical expenses.

In the event your HSA account becomes overdrawn because a withdrawal or transfer of funds from your HSA is greater than the available balance of funds in your HSA, First National Bank has the discretion to either permit the withdrawal or transfer. A withdrawal or transfer includes any transaction that debits your account, regardless of the form of transaction (e.g. checks, debit cards, fees or charges). First National Bank has the discretion to pay items presented for payment in any order it determines, even if it results in an insufficient account balance to pay other items presented for payment against your HSA.

If your HSA becomes overdrawn, you must immediately make a deposit covering the withdrawal. It is important for you to note that under certain situations such deposits may result in your HSA having an excess contribution. Therefore, you should consult your personal tax advisor with respect to any of the potential tax consequences to any deposit made to your HSA to cover an overdraft.



First National Bank may deduct the insufficient fund fee shown in the Fee Schedule from your HSA. If First National Bank sues to collect on any overdraft, First National Bank shall be entitled to collect all costs and expenses of the suit from you or any of your heirs, successors or assignees.

If you designate a signer on your account, you are responsible for transactions initiated by the designated signer. We will provide you with annual statements on the distributions from and contributions to your account.

OTHER FEES FOR PERSONAL CHECKING ACCOUNTS

Certified Check	\$10.00
Check Printing	Fee depends on style of check ordered
Collection Items and Overdraft Items sent in for collection:	
• Item under \$100	\$25.00
• Item \$100 and over	\$50.00
Daily Overdraft Fee (per day)	\$3.00
Deposit Item Return	\$5.00
Domestic Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$10.00
• Outgoing	\$15.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Dormant Account:	
• New Dormant Accounts	\$25.00
• Checking Accounts (per month)	\$5.00
• Savings Accounts (per quarter)	\$15.00
Foreign ATM*:	
• Balance Inquiries or Transfers (per transaction)	\$1.00
• Cash Withdrawal (per transaction)	\$2.50
Foreign/International Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$15.00
• Outgoing	\$25.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Garnishment, Legal Process, or Dispute Fee	\$25.00
International Service Fee (card transactions)**	2% per transaction
Overdraft Item Fee (maximum 6 per day) [†]	\$30.00
Research Fee (per hour with a \$20 minimum)	\$20.00
Return Item Fee (maximum 6 per day) [†]	\$30.00
Statement Reconciliation:	
• Current Month's Statement	No charge
• Previous Month's Statement (per hour)	\$20.00
Stop Payment:	
• Per Check Item, ACH Item, or Pre-Authorized Visa Check Card Transaction	\$30.00
• Per Renewal	\$30.00
Visa Check Card, Visa Platinum Check Card, and ATM Card Replacement	\$5.00
Zero Balance Fee (Inactive Account)	Amount equal to accrued interest

Contact International Trade Services at (402) 341-0500 for additional fees for international deposit and check collection services.

* An ATM is considered a "foreign ATM" if it is not branded with the  ATM logo. Contact a Personal Banker for a complete listing of the  ATM logo ATMs. If we own the foreign ATM: (1) we will not charge you a foreign ATM fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such "owned foreign ATM surcharges" do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. "Free withdrawals from foreign ATMs," mean that foreign ATM cash withdrawal fees do not apply ("owned foreign ATM surcharges" still apply, but may be reimbursed to the extent that your account terms cover foreign ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

** We may charge an international service fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

Card transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses the rate in effect on the transaction date.

[†] One \$30 Overdraft Item Fee or Return Item Fee will be waived per calendar year upon customer request. Family First Student Checking accounts are eligible for two (2) Overdraft Item Fees or Return Item Fees waived per calendar year upon customer request. An Overdraft Item Fee or Return Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or by other electronic means as applicable.

Use of your account indicates you agree to the following: Spanish translations of disclosures and materials, if provided, are provided as a courtesy. In the event of any discrepancy between the English version and the Spanish version of any disclosure or material that has been provided, the English version will control and supersede any Spanish version. Subsequent disclosures and materials may be provided in English only. If any disclosures or materials are provided in English only, and if you do not understand the English version that has been provided, it is your responsibility to obtain a translation.