

The words "you" and "your" refer to the customer identified in the authorizing resolutions for each 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 FOR BUSINESS CHECKING ACCOUNTS

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.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

FEE SCHEDULE

A minimum deposit of \$100 is required to open these accounts.

- Business First Free Checking**
 No monthly maintenance fee
 No monthly fee for Online Banking or BillPay service
 Transaction Fee
 No fee for up to 150 cumulative debits/credits/deposited items per month, each additional: \$.25
 Monthly charge for return of images of checks in statement: \$3.00

- Business First 300 Class Checking**
- Business First 300 Class Rewards Checking**
 Monthly maintenance fee if the average daily balance¹ drops below \$5,000: \$10.00
 No monthly fee for Online Banking or BillPay service
 Transaction Fee
 No fee for up to 300 cumulative debits/credits/deposited items per month, each additional: \$.25
 Monthly charge for return of images of checks in statement: \$3.00

 No monthly fee if the average daily balance for the entire statement cycle of all related deposit accounts is above \$15,000.00. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$15,000.00

- Business First 500 Class Checking**
- Business First 500 Class Rewards Checking**
 Monthly maintenance fee if the average daily balance¹ drops below \$10,000: \$15.00
 No monthly fee for Online Banking or BillPay service
 Transaction Fee
 No fee for up to 500 cumulative debits/credits/deposited items per month, each additional: \$.25
 Monthly charge for return of images of checks in statement: \$3.00

 No monthly fee if the average daily balance for the entire statement cycle of all related deposit accounts is above \$25,000.00. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$25,000.00

- Business First Not for Profit Checking**
- Business First Not for Profit Rewards Checking**
 Monthly maintenance fee if the average daily balance¹ drops below \$1,000: \$5.00
 No monthly fee for Online Banking or BillPay service
 Transaction Fee
 No fee for up to 300 cumulative debits/credits/deposited items per month, each additional: \$.25
 Monthly charge for return of images of checks in statement: \$3.00

 No monthly fee if the average daily balance for the entire statement cycle of all related deposit accounts is above \$15,000.00. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$15,000.00



- Interest On Lawyer's Trust Account (IOLTA) Checking**
 No monthly maintenance fee. The purpose of this account is to hold clients funds that are either nominal in amount or held for a short period of time. The full amount of the interest earned will be credited in accordance with State law based on the branch where your account is maintained.

OTHER FEES FOR BUSINESS 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, per \$100)	\$.40
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 Business Check Card, Visa Business Platinum Check Card, and Business 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.

* The average daily balance is calculated by adding the principal balance in the account for each day of the period and dividing that figure by the number of days in the period.

** 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.

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.