

# A GUIDE TO YOUR ACCOUNT

## CHECKING ACCOUNT

### ACCOUNT DETAIL

	Business Free Checking <sup>1</sup>	Business 300 Class Checking <sup>1,2</sup>
Interest Bearing	No	Interest option available for Non-Profit Organizations
Minimum Deposit Needed to Open Account		\$0
Monthly Maintenance Fee	\$0	\$10
How to Avoid the Monthly Maintenance Fee	Not Applicable	Maintain an average daily balance of \$5,000 in checking or \$15,000 in all related deposit accounts for the entire statement period. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$15,000.  The average daily balance is calculated by adding the principal balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period.
Transaction Fee	No fee for up to 150 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.	No fee for up to 300 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.

### VALUE ADD ITEMS

Business Online Banking		\$0
Business Online BillPay		\$0
Business Online Payroll (Not available in all markets)		\$0
Mortgage Closing Cost Credit	\$300	\$400
See a Mortgage Loan Officer for details.		

### OTHER FEES

Check Printing	Depends on style ordered	
Collection Items & Overdraft Items Sent in for Collection	\$30	
Dormant Account Monthly Fee	\$10 - To be charged every month the account is dormant as provided for in the Deposit Agreement.	
Foreign Currency Exchange <sup>3</sup>	Depends upon currency and date of exchange	
Negative Collected Balance Fee <sup>4</sup>	2% over Wall Street Prime if you draw on uncollected balances (no charge under \$1.00)	
① ATM	\$0	
Non-① ATM <sup>5</sup>	\$2 - Balance Inquiry or Transfers \$3 - Cash Withdrawal (per transaction)	
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.		
Photocopy of Check	\$2	
Research Fee	\$25 (per hour with 1 hour minimum)	
Returned Foreign Check Item	\$38 (per item)	
Stop Payment Fee	\$33 (per item, per renewal)	
Statement Processing (per statement)	\$5 - Copy of Statement \$5 - Hold Statement at Bank \$7 - Duplicate Statement \$10 - Returned Statements	
Statement Reconciliation	\$0 - Current Month \$25 - Previous Months (per hour with 1 hour minimum)	

## OVERDRAFT FEES

Overdraft Item Fee <sup>6</sup>	<p><b>\$33</b> for each item we pay (maximum of 4 per day)</p> <ul style="list-style-type: none"> <li>This fee applies when your account is overdrawn by more than \$20 at the end of the business day and the amount of the item exceeds \$20.</li> <li>Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 and your account became overdrawn by more than \$20 at the end of the business day</li> </ul>
Returned Item Fee <sup>6</sup>	<p><b>\$33</b> for each item we do not pay (maximum of 4 per day)</p> <ul style="list-style-type: none"> <li>This fee applies when the amount of the item we return exceeds \$20.</li> <li>Example: You write someone a check for more than \$20 and we return it to them unpaid because you didn't have enough money in your account.</li> </ul>

## WIRE TRANSFERS until 4 PM CT

Domestic Wires <sup>7</sup>	<p>\$15 - Incoming                  \$25 - Outgoing                  \$2.50 - Internal                  \$25 - Tracers/Wire Research (per hour)                  \$10 - Recurring Outgoing (set up fee)                  \$15 - Recurring Outgoing (per transaction)                  \$15 - Online Outgoing</p>
Foreign Wires <sup>7</sup>	<p>\$15 - Incoming                  \$35 - Outgoing foreign wire using US funds                  \$25 - Outgoing foreign wire using foreign funds                  \$25 - Tracers/Wire Research (per hour)</p>

## A GUIDE TO YOUR ACCOUNT SPECIALTY ACCOUNTS

<p><b>Colorado Association of Realtors Housing Opportunity Foundation (CARHOF) Checking</b> (Limited to Colorado branch locations)</p>	<p>No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to provide interest-bearing trust accounts for CARHOF's participating real estate brokers. The full amount of the interest earned will be credited in accordance with CARHOF guidelines.</p>
<p><b>Interest on Lawyer's Trust Account (IOLTA) Checking</b></p>	<p>No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to hold client funds. The full amount of the interest earned will be credited in accordance with State Law based on the branch where your account is maintained.</p>

## A GUIDE TO YOUR ACCOUNT BUSINESS SAVINGS & MONEY MARKET

	Business Savings <sup>8</sup>	Business Money Market <sup>9</sup>	Business Flex Savings <sup>10</sup>
Minimum Deposit Needed	\$100	\$2,500	\$10,000
Monthly Maintenance Fee	\$0	\$0	\$50
How to Avoid the Monthly Maintenance Fee	Not Applicable	Not Applicable	Maintain daily balance of \$10,000 or more
Interest-Bearing	Yes	Yes	Yes
Number of Free Withdrawals	6 per month	6 per month	2 per month
Excessive Withdrawal Fee	\$5 each	\$5 each	\$50 each
Account Closure	\$0	\$0	\$250 if closed in rate lock period

All fees listed on under A Guide to Your Account – Business Checking, apply to Business Savings, Business Money Market and Business Flex Savings accounts including Other Fees, Overdraft Fees, and Wire Transfer Fees.

## DEPOSIT INFORMATION

When your Deposits are Available



- Same business day: cash deposits made at a branch, electronic direct deposit and wire transfer deposits.
- Same business day: funds from the first \$100 of deposits of checks made in person to one of our employees.
- First business day following the deposit: funds from other deposits (If no hold is placed).
- If a hold is placed on a deposit, the first \$200 will be available the next business day. You will be notified if there is a delay in the availability to withdraw funds and when they become available.

## INTEREST- BEARING ACCOUNTS

- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items/collected balances.
- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest is compounded and credited monthly.
- Where noted, the applicable minimum balance must be maintained each day to obtain the disclosed Annual Percentage Yield (APY).
- Interest rates and Annual Percentage Yields may change. Interest rates may change daily at our discretion. Current interest rates and APYs are shown on the rate sheet.
- Fees may reduce earnings.
- Interest accrued will be paid, without penalty, at account closing (excluding Business Flex Savings).

## ADDITIONAL INFORMATION

The words “you” and “your” refer to all persons named on the authorizing resolutions, on the account agreement/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 divisions that operate under the names First National Bank, First National Bank Southwest, First National Bank North Platte and FNBO Direct.

- 1 FOR APPLICABLE ACCOUNTS ON ANALYSIS: In addition to the fees set forth herein, additional or different fees may apply. Refer to your applicable terms of service or contact your Corporate Service Representative for further information. In the event of conflicting terms, the terms of service shall control.
- 2 Includes Business 300 Class Checking and Business 300 Class Checking with Interest. Interest option only available to Non-Profit Organizations.
- 3 Contact Global Banking at (800) 228-4411 for applicable fee information.
- 4 There is a ledger balance and a collected balance on accounts. Many times those balances are the same. However, there are occasions when the collected balance will be negative. A negative collected balance usually occurs one of two ways: (1) either the account is actually overdrawn; or (2) there have been check deposits where there is a float assigned based on the type of checks deposited and those funds are used before the checks are collected. When the collected balance is negative, we charge a fee of 2% over Wall Street prime for each day the collected balance is negative.
- 5 An ATM is considered a Non-First National Bank of Omaha 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 Non-First National Bank of Omaha ATM: (1) we will not charge you a Non-First National Bank of Omaha ATM Fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such “owned Non-First National Bank of Omaha 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 Non-First National Bank of Omaha ATMs,” mean that Non-First National Bank of Omaha ATM cash withdrawal fees do not apply (“owned Non-First National Bank of Omaha ATM surcharges” still apply, but may be reimbursed to the extent that your account terms cover Non-First National Bank of Omaha 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).
- 6 An Overdraft Item Fee or Returned Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or other electronic means, as applicable.
- 7 Third parties or other banks may impose additional charges in addition to those set forth herein.
- 8 Includes Business Savings and Business 300 Class Savings. Must have a Business 300 Class Checking account and/or Business 300 Class Checking with Interest account in order to qualify for the Business 300 Class Savings.
- 9 Includes Business Money Market and Business 300 Class Money Market. Must have a Business 300 Class Checking account and/or Business 300 Class Checking with Interest account in order to qualify for the Business 300 Class Money Market.
- 10 The Business Flex Savings is limited to our Colorado and Illinois branches. Business Flex Savings allows you to lock the rate and Annual Percentage Yield on this account for 12 months. A business checking account is required to open this account and receive the higher rate. If the checking account is closed during the rate lock period, the Business Flex Savings rate may be lowered to the then applicable “base” rate as provided in the rate sheet. Rate lock periods can be extended for an additional 12 month period at the then applicable “Lock Rate”. See rate sheet for details.

