

A GUIDE TO YOUR ACCOUNT CHECKING ACCOUNT

FIRST NATIONAL ACCESS DEBIT ACCOUNT

Key Account Terms & Fees

Minimum Deposit to Open	\$0
Monthly Maintenance Fee	\$4
How to Avoid a Monthly Maintenance Fee	Does Not Apply
Pays Interest	No

Overdraft Service & Fees

Overdraft Service	<p>This service tells us in advance how to handle transactions that may overdraw your account.</p> <p>The Overdraft Service on this account is Return All. We will attempt to return or decline transactions that may overdraw your account. We will not charge any Return Item Fees or Overdraft Item Fees. Additional fees may be charged by the merchant when an item is returned.</p>
Overdraft Item Fee	Does Not Apply – Items will be returned ¹
Returned Item Fee	\$0

ATM

(If you use an ATM that is not operated by us, the operator of the machine and/or the network used may charge you a fee.)

Cash Withdrawals	Free
Transfers	Free
Balance Inquiries	Free

Other Value Add Items

Visa [®] Debit Card	Free
Debit Card Replacement	Free
Bank Logo Checks	Does Not Apply – Checks cannot be ordered for this product
Statements (Paper & Online)	Free
Online Banking & Alerts	Free
Mobile Banking & Deposits	Free
Stop Payments	Free
Foreign Check Item Processing	Free
Photocopy of Checks	Does Not Apply – Checks cannot be ordered for this product
Research	Free
Statement Reconciliation	Free
Cashier's Checks	Free
Dormant Account	Free
Account Closure	Free
Relationship Deposit Rates	Yes
Relationship Loan Rates	Yes
Mortgage Closing Cost Credit ²	Yes
Safe Deposit Box Discount	Yes

Wire Transfers

(Accepted until 4 PM CST)

Incoming	Free
Outgoing Domestic	\$15
Outgoing Foreign (Foreign Funds)	\$25
Outgoing Foreign (US Funds)	\$35

Processing Policies

Generally we process transactions received by the end of the business day in the following order: deposits or credits first, then withdrawals or debits. Deposits or credits are transactions that increase the balance in your account. Withdrawals or debits are transactions that decrease the balance in your account. Transactions received after our business day cutoff times will be processed the next business day.

Generally, after we have processed all deposits to your account, we process withdrawals in the following categories and order:

- Electronic payment transactions and items such as purchases for cashier's checks, certificates of deposit or foreign currency;
- Debit card transactions (non ATM transactions);
- ATM withdrawals and checks cashed from your account at one of our branches;
- Transactions created by you through our BillPay system;
- Checks processed and received that day in check number order and;
- Miscellaneous adjustments

Please remember that it is common that when you write a check, that check may be converted to an electronic item by the person, store or bank receiving the item. If it is converted, that item will be presented to us for payment more quickly than if it had been processed as a check.

The posting order of deposits and withdrawals may change from time to time based upon regulatory requirements, technology or industry standards.

We recommend that at all times you maintain an accurate record of balances and transactions that you authorize for deposit or withdrawal from your account so sufficient funds are always available.

Funds Availability

Same Business Day

- Cash deposits made at a branch, electronic direct deposits, wire transfer deposits and the first \$100 of checks deposited in person to one of our employees.

Next Business Day

- Funds from other deposits

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.

Dispute Resolution

Please review your Deposit Agreement for information regarding Dispute Resolution. If you have any questions, please call or visit a branch location.

ADDITIONAL IMPORTANT INFORMATION

The words "you" and "your" refer to all persons named on the application for an account, 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 First National Bank is required to pay any authorized debit card transactions charged to your account that may take your account negative. If your account is charged any fees, this may also result in a negative balance. With the First National Access Debit Account, you will not be charged Overdraft Item Fees for being inadvertently overdrawn.

² First National Access Debit Account customers receive a \$200 Mortgage Closing Cost Credit.

