

A GUIDE TO YOUR ACCOUNT CHECKING ACCOUNT

FIRST NATIONAL FREE CHECKING¹

FIRST NATIONAL PREMIER CHECKING

Key Account Terms & Fees

Minimum Deposit to Open	\$0	\$0
Monthly Maintenance Fee	\$0	\$15
How to Avoid a Monthly Maintenance Fee	Does Not Apply	Maintain an average daily balance in related deposit accounts of \$15,000 per Premier Checking account ² .
Pays Interest	No	Yes

Overdraft Options & Fees

(Call, stop by or visit our Overdraft Options webpage for more information)

Overdraft and Return Item Fee Forgiveness ³	You will receive one free Overdraft or Returned Item Fee refund every 12 months from the date of your last automatic refund.	
Overdraft Protection ³	You may link an overdraft protection account which has no set-up fee or transfer fee.	
Overdraft Service ³	This service tells us in advance how to handle transactions that may overdraw your account.	
Overdraft Item Fee ³	\$33 for each item we pay with a maximum of 4 per day 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.	
Returned Item Fee	\$33 for each item we do not pay with a maximum of 4 per day This fee applies when the amount of the item exceeds \$20.	

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	Free
Statements (Paper & Online)	Free
Online Banking & Alerts	Free
Mobile Banking & Deposits	Free
Stop Payments	Free
Foreign Check Item Processing	Free
Photocopy of Checks	Free
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 ⁴	Yes
Safe Deposit Box Discount	Yes
Custom Check Design	Dependent on style ordered

Wire Transfers

(Accepted until 4 PM CST)

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

PROCESSING POLICIES

Posting Order

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.

Interest Information for **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 on the rate sheet, 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 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.

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 Includes First At Work Free Checking (limited to employees of companies in the First At Work Program), Access Checking (limited to Line of Credit accounts) and Employee Checking (limited to FNNI employees).

² Related deposit account balances include the balance of your Premier Checking account combined with balances in other accounts that are associated with your Premier Checking account. If you have more than one Premier Checking account, each account must meet the average daily balance requirement to avoid the Monthly Maintenance Fee. Multiple Premier Checking account balances will not be added together to meet this requirement. The average daily balance is calculated by adding the principal balance in related deposit accounts for each day of the statement period and dividing that figure by the number of days in the statement period.

³ Refer to the Overdraft Options Document for more information available on overdraft Services and Protections. The payment of transactions into overdraft is discretionary and we reserve the right to not pay. Generally, we do not pay overdrafts if you are not making regular deposits, or you have excessive overdrafts, or based on your account history and how you maintain your account. We may change your overdraft privileges due to poor account management. Our Overdraft Item Fee is \$33 per item (max 4 per day). We will not charge you this fee if your balance is overdrawn by \$20 or less, or the transaction overdrawing the account is \$20 or less. Our Return Item Fee is \$33 per item (max 4 per day). We will not charge you this fee if the amount of the transaction being returned is \$20 or less. We may pay overdrafts for checks and other transactions using your account number and for automatic bill payments (ACH and recurring debit transactions), and if you give us permission, we may authorize and pay overdrafts for ATM transactions and everyday non-recurring debit transactions (individual debit card purchases such as grocery store or one-time online purchases). Our expectation is you bring your account to a positive balance immediately (including payment of all bank fees and charges).

⁴ First National Checking customers receive a \$200 Mortgage Closing Cost Credit. First At Work Benefit Checking and First National Premier Checking customers receive a \$400 Mortgage Closing Cost Credit.

