

FIRST IN COURTESY

Courtesy. It's a principle that seems to have disappeared in much of today's financial world. But at First National Bank, courtesy is an important part of the unparalleled customer service we strive to provide. For example, we realize that at times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds, for example, can be a costly and inconvenient experience. While we do not encourage overdrafts, we understand that overdrawing a checking account can happen to anyone. That's why we offer various overdraft protection options to cover those unexpected situations. By choosing the option that best suits your needs, you will have peace of mind.

OPTION 1: COURTESY FIRST "Standard Overdraft Practices"

Courtesy First is an overdraft privilege you automatically qualify for when you open your account. While this privilege does not guarantee that items will be paid if you do not have sufficient funds in your account, we will make reasonable efforts to pay those items if your account is in "good standing."*

Under Courtesy First, we will authorize and pay overdrafts up to a pre-determined limit for:

- Checks and other transactions made using your checking account number
- Automatic bill payments (ACH and recurring debit transactions)

If you give us your permission, we will also authorize and pay overdrafts for:

- ATM transactions
- Everyday debit card transactions

You can give us permission, or revoke the permission, to authorize these transactions at any time by contacting a Banker, visiting a branch, or calling our Customer Service Center.

Our normal \$33.00 overdraft item paid fee will be charged for each item causing an overdraft in your account, up to 4 each day. With your First National Bank checking account, you'll automatically receive one free overdraft forgiveness every 12 months from the forgiveness date. Overdraft fees count toward and may exceed your pre-determined overdraft limit. An item that exceeds your pre-determined limit may be returned unpaid. If you have a special circumstance, please contact us.

We will notify you any time your account is overdrawn. Our expectation is that you will deposit funds to cover any overdrafts immediately. If you do not deposit funds to cover your overdraft, we may contact you to discuss alternative options. If you have a

negative balance after 60 days, we may close your account and report the overdraft balance to a consumer reporting agency.

Transactions may not be processed in the order in which they occur. The order in which the transaction is processed may affect the total amount of overdraft fees incurred.

Remove Courtesy First from your checking account at any time by calling or visiting one of our convenient locations.

OPTION 2: ACCOUNT TRANSFER

This option covers overdrafts by automatically transferring funds at the end of the day from the First National Bank savings or money market account that you designate to your First National Bank checking account in the amount necessary to cover the overdraft. There is no cost associated with setting up this feature or the transfers. It is important to note that the transfers do count towards the six withdrawals that you are allowed per month.

OPTION 3: LINES OF CREDIT

A personal, revolving line of credit can be used for overdraft protection. In the event of an overdraft, funds advance to your checking account in \$200.00 increments. You will receive a monthly bill to repay the line amount. Or, you can pay off your entire balance at any time. To use this service, you must complete an application and meet the lending qualifications. For additional information, including costs associated with a line of credit, please contact us.

WHICH OPTION IS RIGHT FOR YOU?

To get more information on which option might best suit your needs, or if the choice you made isn't working for you, please call us or visit the convenient location near you.

800.642.0014 (NEBRASKA/IOWA)
800.883.8773 (COLORADO)
800.962.3503 (KANSAS)



Member FDIC | First National Bank, a division of First National Bank of Omaha.

*First National Bank will consider payments of overdraft items up to \$400 for the first 90 days of enrollment, then typically \$800 if account is in good standing (your overdraft limit may vary). If not in good standing, Courtesy First will be removed. "Good Standing" means that you (1) make sufficient deposits to bring your account to a positive end of day balance at least once each 30 calendar days (including payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Courtesy First as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.