

Personal Account Fee Schedule

Effective March 1, 2023



First National Bank
and Trust Company®

www.bankatfirstnational.com • 800.667.4401

Account Closure (within 90 days of opening).....	\$30
Account Research and Reconciliation (per hour; \$10 min).....	\$25
ATM/Debit Card and Transactions	
Card.....	Free
<i>Unlimited use of any FNBT owned ATMs or any affiliated partnership agreement. Check www.bankatfirstnational.com/locations for the most up to date free ATMs.</i>	
Transaction at non-First National ATM.....	\$3
<i>You may be charged multiple fees for multiple transactions during the same ATM session. For example, if you use a non-FNBT ATM to obtain your balance you may be charged a fee and you may be charged a separate fee if you conduct a withdrawal transaction from the ATM during the same session. There may be an additional charge for using ATMs owned by another bank. Any charge will be disclosed at the ATM and will appear on your statement.</i>	
Replacement Card.....	\$10
Instant Issue Debit Cards.....	Free
Cashier's Checks	\$5
Check Cashing (customers).....	Free
Check Cashing (non-customers).....	\$5
Coin Counting	Free
Coin Counting (non-customers).....	20%
Fax – Incoming/Outgoing	\$2.50
Foreign Check Collection	\$50
Foreign Check - US/Canadian Dollars	\$10
Garnishment, Tax Levy, Summons	\$100
Gift Card Purchase	\$4
Imaged Check Copies	\$3
Incorrect Address Fee (monthly).....	\$5
Money Market items in excess of 6 per month (per item).....	\$2.50
Money Orders	\$3
Night Deposit Bags	
Locked zipper.....	\$35
Wallet zipper.....	\$9
Notary Public	Free
Online Banking (personal).....	Free
Online Bill Payment (personal).....	Free

Overdraft/NSF Items	
<i>Overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
NSF Return Fee (item returned not paid).....	\$34.50
Overdraft Fee (paid item).....	\$34.50
Overdraft collection processing fee.....	\$40
Overdraft Transfer Fee.....	\$7
Statements	
Special Statement cut-off (per occurrence).....	\$7.50
Statement Reprint.....	\$7.50
Transcript Statement.....	\$1
Safe Deposit Box	
Drilling/Pulling.....	\$150
Replacement Key.....	\$35
Late Payment Fee.....	\$20
Savings items in excess of 6 per month (per item).....	
	\$2.50
Self-Service Storage Unit	
Drilling/Pulling.....	\$150
Replacement Key.....	\$35
Late Payment Fee.....	\$20
Stop Payments	\$34.50
Telephone Transfer (non-automated).....	\$5
Temporary Checks (per 10 quantity, 10 minimum).....	\$5
Travel Card Purchase	
Companion Card.....	\$2.50
Reload Fee.....	\$4
Verification of Deposit	\$10
Wire Transfer	
Outgoing.....	\$27.50
Incoming (deposited into FNBT account).....	\$15
Outgoing International.....	\$55
Incoming International.....	\$30

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Checking

one

- \$25 minimum balance to open account
- Earn interest on all collected balances
- \$6.95 monthly service fee (Age 55+ \$5.95)

Privilege Plus

- \$100 minimum balance to open account
- Earn interest on all collected balances
- \$10,000 combined daily deposit balances to avoid \$20 monthly service fee

Renew Checking

- \$25 minimum balance to open account
- No minimum balance
- \$3 monthly paper statement delivery fee
- \$9.95 monthly service fee, \$7.95 monthly service fee with direct deposit

Standard Checking

- \$25 minimum balance to open account
- No minimum balance
- No monthly service fee
- \$3 monthly paper statement delivery fee

Health Savings Account

- \$50 minimum balance to open account
- \$50 balance required to earn interest
- Earn compound interest monthly

Money Market

First Money Market

- \$2,500 minimum balance to open account
- \$8 monthly service fee if daily balance falls below \$2,500
- Interest paid on all collected balances:
Interest Tiers
0 - \$2,499.99
\$2,500 - \$4,999.99
\$5,000 - \$7,499.99
\$7,500 +

Matrix Money Market

- \$10,000 minimum balance to open account
- \$8 monthly service fee if daily balance falls below \$2,500
- Interest paid on all collected balances:
Interest Tiers
0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$249,999.99
\$250,000 +

Savings

First Choice Savings

- \$50 minimum balance to open account
- \$7.50 monthly service fee if daily balance falls below \$200

Four Seasons Savings

- \$20 minimum balance to open account
- No monthly service fee
- Annualized interest is paid at maturity
- \$10 withdrawal fee

IRA Variable Savings

- \$100 minimum balance to open account
- \$100 minimum balance to earn interest
- No monthly service fee
- Withdrawal fees may apply

Certificates of Deposit

- \$1,000 minimum balance to open account
- Deposits and withdrawals may be made during the 10 calendar days following maturity
- Withdrawal fees may apply

Platinum Savings

- \$25,000 minimum balance to open account
- Interest paid on all collected balances:
Interest Tiers
0 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000+

Additional disclosures regarding funds availability and annual percentage yields for our accounts are available through a Personal Banker at any of our locations.