

Personal Account Fee Schedule

The following fees are effective December 31, 2018

Account Closure (within 90 days of opening).....	\$30
Account Research and Reconciliation (per hour; \$10 min).....	\$25
ATM/Debit Card and Transactions	
Card.....	Free
Unlimited use of any First National ATM or Allpoint, MoneyPass, Pulse Select Terminals	
Withdrawals at non-First National ATM.....	\$3
<i>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.....	\$7.95
My Card Custom Debit Card.....	\$9.95
Cashier's Checks	\$5
Check Cashing	Free
Checking Inactive Fee (per month after 4 months)	\$5
Coin Counting	Free
Collections – Incoming/Outgoing	\$30
Fax – Incoming/Outgoing	\$2.50
Foreign Check	\$30
Foreign Check - US Dollars	\$10
Foreign Currency Redemption	\$20
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 - Line of Credit.....	\$5
Overdraft Transfer Fee - Deposit Account.....	\$5

Reclear Fee	\$4.50
Return ACH Fee	\$4.50
Returned Deposit Check Fee	\$4.50
Statements	
Imaged Statement Copies.....	\$7.50
Special statement cut-off (per occurrence).....	\$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	\$25
Incoming (deposited into FNBT account)	\$15
Outgoing International.....	\$55
Incoming International	\$30

Personal Account Fee Schedule

The following fees are effective December 31, 2018



First National Bank
and Trust Company[®]

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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 \$15 monthly service fee

Renew Checking

- \$25 minimum balance to open account
- No minimum balance
- \$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

Teen Checking

- \$25 minimum balance to open account
- No minimum balance
- No monthly service fee

Health Savings Account

- \$50 minimum balance to open account
- \$20 set-up fee; no monthly or annual fees
- \$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

First Savers Account

- \$20 minimum balance to open account
- Membership benefits available to club members 13 years or younger

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.

Business Account Fee Schedule

The following fees are effective December 31, 2018



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Account Closure (within 90 days of opening).....	\$30
Account Research and Reconciliation (per hour; \$10 min).....	\$25
ATM/Debit Card and Transactions	
Card.....	Free
Unlimited use of any First National ATM or Allpoint, MoneyPass, Pulse Select Terminals	
Withdrawals at non-First National ATM.....	\$3
<i>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.....	\$7.95
My Card Custom Debit Card.....	\$9.95
Cashier's Checks	\$5
Check Cashing	Free
Collections – Incoming/Outgoing	\$30
Fax – Incoming/Outgoing	\$2.50
Foreign Check	\$30
Foreign Check - US Dollars	\$10
Foreign Currency Redemption	\$20
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
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	\$5
Reclear Fee	\$4.50
Return ACH Fee	\$4.50
Returned Deposit Check Fee	\$4.50

Statements	
Imaged Statement Copies.....	\$7.50
Special statement cut-off (per occurrence).....	\$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
Verification of Deposit	\$10
Wire Transfer	
Outgoing.....	\$25
Incoming (deposited into FNBT account)	\$15
Outgoing International.....	\$55
Incoming International	\$30

FirstB2B Business Online Banking

- \$25 one time set-up fee
- \$10 per occurrence change
- \$25 lost/damaged token replacement fee
- Free online bill payment

FirstB2B Silver

- Three accounts
- No monthly service fee
- Save \$11 on stop payment fees
- Save \$7 on domestic wire transfer fees

FirstB2B Gold

- Six accounts
- \$25 monthly service fee
- Save \$11 on stop payment fees
- Save \$7 on domestic wire transfer fees

FirstB2B Platinum

- Unlimited accounts
- \$40 monthly service fee
- Save \$11 on stop payment fees
- Save \$7 on domestic wire transfer fees

Cash management services and a separate fee schedule available by contacting your banker.



Business Account Fee Schedule

The following fees are effective December 31, 2018

Checking

Free Business Checking (2 account limit per entity)

- \$100 minimum balance to open account
- No monthly service fee
- Up to 200 free debits, credits, items
- \$.40 each 201-250 debits, credits, items
- \$.60 each beginning at 251 debits, credits, items
- \$2 paper statement delivery fee

Business Interest Checking

(Non-Profit Organizations, Sole Proprietors)

- \$100 minimum balance to open account
- \$12.95 (for profit) monthly service fee if daily balance falls below \$500
- \$8.70 (not for profit) monthly service fee if daily balance falls below \$500
- Up to 250 free debits, credits, items
- \$.60 each beginning at 251 debits, credits, items
- \$1,500 daily minimum balance to earn interest

Solutions Checking

(Non-Profit Organizations, Sole Proprietors, Partnerships, Small Corporations)

- \$100 minimum balance to open account
- \$25 monthly service fee
- Up to 300 free debits, credits, items
- \$.60 each beginning at 301 debits, credits, items
- Free FirstB2B Gold Online Business Banking
- Free standard ACH monthly service fee
- Originated ACH debit/credit transactions \$0.12 each
- Two free Personal **one** Accounts

Corporate Analysis Checking

- \$500 minimum balance to open account
- \$14 monthly service fee
- \$.275 per check written or debit
- \$.41 per deposit or other credit
- \$.11 per item deposited
- \$.16 per ACH debit
- \$.249 per ACH credit
- Negative collected balance is Prime + 3%
- Earnings credit tied to the weekly auction rate of the 13-week Treasury Bill will be calculated on your average collected balance less reserve requirement. This credit is then used to offset any service charges incurred on this account.

Business Money Market

Business Matrix Money Market

- \$10,000 minimum balance to open account
 - \$10 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 +

Business Savings

- \$50 minimum to open account
- \$7.50 monthly service fee if daily balance falls below \$200
- Earn compound interest monthly based on average daily balance

Cash Management Services

Cash management services and a separate fee schedule available by contacting your banker.

- ACH Services
- Commercial Vault Services
- EDI Reporting
- Lockbox Services
- Positive Pay
- Remote Deposit Capture
- Sweep Accounts
- Zero Balance Accounts