

Personal Account Fee Schedule

The following fees are effective March 5, 2018



First National Bank
and Trust Company®

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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
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
International Mailing Fee	\$3
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

* Indicates a change

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Checking

one

- \$25 minimum balance to open account
- Earn interest on all collected balances
- \$5.95 monthly service fee (Age 55+ \$4.95)
- \$2 monthly paper statement delivery fee

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

Everyday Checking

- \$25 minimum balance to open account
- No minimum balance
- No monthly service fee
- \$2 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.