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*Personal Checking and
Savings Accounts*



Checking Accounts

Information on	Interest + Checking	Distinction Plus	Money Market Plus*	Non Profit Checking
Balance requirements	\$100.00 to open. No minimum balance.	\$100.00 to open for individuals 50 and over. No minimum balance.	Minimum of \$15,000.00 to open account. Minimum daily balance of \$15,000.00 must be maintained in account to obtain APY.	No minimum balance. For non Profit organizations only.
Checks	Customer pays for checks.	Free Distinction Plus checks.	First 50 standard checks are complimentary.	First 50 standard checks are complimentary.
Interest	Interest accrued for every day of monthly cycle that the balance stays at or above \$1,000. Tiered rate for balances above \$1,000.	Interest accrued for every day of monthly cycle that the balance stays at or above \$1,000. Tiered rate for balances above \$1,000.	Compounded daily and credited back to account monthly.	None
Fees	On-line banking and bill pay at no charge. Subject to fee if closing account.*	On-line banking and bill pay at no charge.	Daily balances falling below \$15,000.00 will be subject to a fee.*	On-line banking and bill pay at no charge.
Statements	Transcript only. Fee for images.*	Monthly image & transcript	Monthly image statement	Monthly image
Debit Card	Free debit card including <i>Verified by Visa</i> ® password protection.	Free debit card including <i>Verified by Visa</i> ® password protection.	Not available	Subject to a monthly fee if card(s) wanted.*
Miscellaneous		Complimentary traveler's checks official bank checks, and notary service.	Unlimited deposits. Max of 6 withdrawals or transfers/ month. Max 3 of the 6 withdrawals can be checks or drafts to a third party. Account will be transferred to a non-savings account if monthly transfers are exceeded.	

Savings Accounts

- * See disclosures for current account fees.
- ** See disclosures for current rate.
- MMDA Account

Information on	Statement Savings	Preferred Savings	Christmas & Vacation Clubs	Certificates of Deposit	IRA Savings	IRA Investment
Balance requirements	\$100.00 to open account.	\$1,000.00 to open account.	None	Depending on CD product length.	\$100.00 to open with 18-month maturity.	\$2,000.00 to open with 24-month maturity.
Checks	None	None	None	None	None	None
Interest	Variable rate based on market condition changed at the bank's discretion; Compounded and paid quarterly.	Variable rate based on a percentage of the current Wall Street Journal prime rate.**	Rate set at the beginning of Club term and paid upon maturity.	Options are: compounded, by check or deposited to another FNB account.	Variable rate based on market condition changed at the bank's discretion; Compounded and paid monthly.	Fixed rate compounded and paid monthly.
Fees	Subject to a monthly fee if balance falls below \$100.00.*	Fee applicable if balance falls below \$1,000.00.*	Each early withdrawal is subject to a fee.*	Penalty for early withdrawal.	Six (6) month penalty for early withdrawal.	Six (6) month penalty for early withdrawal.
Statements	Quarterly statements	Monthly statements	None	Maturity notices	Maturity notices	Maturity notices
Debit Card	Access if card is also attached to a FNB checking account.	Access if card is also attached to a FNB checking account.	None	None	None	None
Miscellaneous	Unlimited deposits and five (5) withdrawals per month. Fee per withdrawal over five (5).*	Unlimited deposits and five (5) withdrawals per month. Fee per withdrawal over five (5).*	Vacation Club pays out in May of each year. Christmas Club pays out in October each year.		Unlimited deposits up to IRA annual limits.	Additional deposits allowed in \$500.00 increments up to IRA annual limits.

First National Bank also offers other investment options for your savings needs and a variety of personal trust services as well as estate planning and management.

