

CHOOSE A RELATIONSHIP CHECKING ACCOUNT THAT REWARDS YOU FOR THE WAY YOU LIKE TO BANK

SIMPLE CASH BACK

Excellent choice if you want a simple, worry-free account and to be rewarded for using your debit card to make purchases.

- No minimum balance
- No monthly fees
- Free online statements
- Receive \$0.10 cash back each time you use your debit card to make a purchase (up to \$5 per statement cycle per account).

Paper statements are available for \$5 per month.

INTEREST REWARDS

Ideal account if you bank electronically, use your debit card to make purchases, and want to be rewarded with a special interest rate*.

- No minimum balance
- No monthly fees
- Free online statements
- Earn the Interest Rewards Special Rate on balances up to \$15,000 during each statement cycle when you meet the following qualifications:*
- One direct deposit or one automatic withdrawal monthly; and
- Use your debit card 25 times per statement cycle to make purchases.

Balances above \$15,000 receive the Interest Rewards Market rate. If qualifications are not met, the entire balance will earn the Interest Rewards Base Rate.

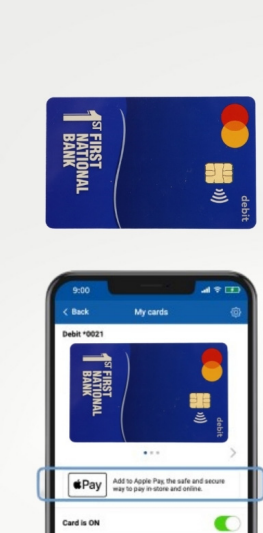
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PREMIER

Perfect option if you prefer a traditional account that rewards you for your checking balance. Interest rates are tiered, so as your balance grows, your interest rate also increases.

- Minimum daily balance of \$2,500 or an average daily balance of \$5,000
- \$10 discount on paper checks per order
- Free online or paper statements
- \$100 discount on mortgage closing costs
- Preferred rates on CDs (.10% increase)
- Tiered interest rates on all balances

There are no fees as long as the minimum balance is met. A \$10 monthly maintenance fee will be assessed if the minimum daily balance falls below \$2,500 or the average daily balance falls below \$5,000.



Introducing the Relationship Checking Debit Card

Created by First National Bank, your local community bank, not Big Tech.

Every card should be this flexible.

Maximize its power when used in combination with Online Banking and Mobile Banking. Use it for 24-hour ATM access, as well as online and in-store purchases. Add to your digital wallet and just tap, tap, tap.

Available with all Relationship Checking accounts.

A minimum deposit of \$10 to open accounts. See rate sheet for current rates as interest rates may change after the account is opened. Fees may reduce earnings.

*If qualifications are met, balances up to \$15,000 will earn the Interest Rewards special rate, and balances over \$15,000 will earn the Interest Rewards market rate. If qualifications are not met, the entire balance will earn the Interest Rewards Base Rate.

CHOOSE THE SAVINGS OPTIONS THAT FIT THE WAY YOU LIKE TO SAVE

KIDS FIRST SAVINGS

Designed for youth under age 18.

- Earn prizes for making deposits
- Interest compounds quarterly
- No minimum balance
- No monthly maintenance fee
- Activity fee: \$0.50 per withdrawal in excess of three per month

The minor can be any age under 18 to open a joint savings account, but the account must be opened together with an adult in a branch.

STANDARD SAVINGS

- Interest compounds quarterly
- \$300 minimum balance
- Monthly maintenance fee: \$3.00, if balance falls below \$300
- Activity fee: \$0.50 per withdrawal in excess of three per month

MONEY MARKET

- Tiered interest rates
- Interest compounds monthly
- \$1,000 minimum balance
- Checks available upon request
- Monthly maintenance fee: \$5.00, if balance falls below \$1,000
- Activity fee: \$0.15 per debit*, if balance falls below \$1,000

CELEBRATION SAVINGS

Set aside money for a special event.

- Monthly automatic transfer required
- Funds distributed annually to your First National Bank checking account
- Interest compounds monthly
- No monthly maintenance fee
- Activity fee: \$5 per withdrawal in excess of one per year

OTHER SERVICES & INVESTMENT OPTIONS

- Certificate of Deposit (CD)
- Coverdell Education Savings Account
- Credit Card***
- Debit Card**
- First Point Wealth Solutions
- First-Time Homebuyers Account
- Health Savings Account (HSA)
- Individual Retirement Account (IRA)
- Mortgage Loan Service, Consumer and Home Equity Loans and Lines of Credit
- Safe Deposit Boxes

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*Debits include checks, ATM withdrawals, automatic payments and in-person withdrawals.

**No annual fees and surcharge-free withdrawals at any MoneyPass® ATM

***Simply Rewards Visa Signature Credit Card available through UMB Financial Corporation. Learn more or apply online at www.FNB247.com