

Deposit Products and Services – Main Bank

1. Demand Deposit Accounts

First Classic Account

1. Minimum opening deposit - \$100.00
2. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$100.00
3. Interest bearing account
4. Check fee – no per check fee
5. ATM fees – All FNB ATM fees are waived

First Free Checking

1. Minimum opening deposit - \$25.00
2. Monthly fee – no monthly fee
3. Check fee – no per check fee
4. Check images are not included in the customer statement
5. ATM fees – All FNB ATM fees are waived

Veterans Checking

1. Minimum opening deposit - \$25.00
2. Monthly fee – no monthly fee
3. Check fee – no per check fee
4. \$100.00 bonus offered to new accounts and conversion of existing checking accounts to a Veterans Checking account. To be eligible customer must present military ID or other equivalent documentation. Limit one bonus per veteran. Bonus will be applied as an Interest Credit to the account.
5. Interest bearing account.
6. Free personalized American flag debit card
7. ATM fees – All FNB ATM fees are waived

Health Savings Accounts – must have a high deductible health plan

1. Minimum opening deposit - \$5.00
2. Monthly fee - \$2.00
3. Interest bearing account.
4. Check fee – 0-5 items (checks or debit card transactions) free; \$2.00 per item over 5
5. ATM withdrawals are not permitted

2. Commercial Accounts

Basic Business Checking

1. Minimum opening deposit - \$50.00
2. Monthly fee - \$5.00 monthly maintenance fee. Fee is waived with \$2,500 minimum balance.
3. Item fee – First 100 items no free, \$0.45 for each item in excess of 100

Advanced Business Checking

1. Minimum opening deposit - \$100.00
2. Monthly fee - \$7.00 monthly maintenance fee.
3. Item fee – First 200 items no free, \$0.45 for each item in excess of 200
4. Interest bearing account with a minimum balance of \$50,000.

Premium Business Checking

1. Minimum opening deposit - \$100.00
2. Monthly fee - \$8.00 monthly maintenance fee.
3. Item fee – First 500 items no fee, \$0.45 for each item in excess of 500
4. Earnings credit/analysis account.

3. Occasional Overdraft Privilege Service – OOPS (discretionary service)

1. Payment of overdrafts up to \$800 (personal), \$1,500 (commercial accounts) will normally be considered
2. Charge – normal non-sufficient funds or overdraft charge, as set forth in our fee schedule, for each item that would create an overdraft on the account

Qualifying Accounts –

- * First Free Checking
- * First Classic Checking
- * Veterans Checking
- * Basic Business Checking
- * Advanced Business Checking
- * Premium Business Checking

4. Savings Accounts – (require a \$100 minimum opening deposit)

Regular Savings Account –

1. Monthly fee - \$3.00 if the minimum balance in the monthly cycle falls below \$100
2. Item fee - \$1.00 fee per withdrawal if more than 3 withdrawals are posted during the month

Minor Savings Account –

Fees are waived for customers 18 years and younger

Ultra Money Market Account –

1. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$500

Business Money Market Investment Account –

1. Monthly fee - \$5.00 if balance falls below \$500.00
2. Check fee – Ten foreign item transactions are allowed each month at no charge. Additional items are \$0.08 each.

5. Certificates of Deposit

Products advertised –

- 3 month
- 6 month
- 1 Year
- 2 year
- 3 year
- 4 year
- 5 year

Special terms and rates are sometimes offered

Penalties assessed for early withdrawal –

3 months through 11 months – 90 days interest penalty

1 year through 5 years – 180 days interest penalty

6. Individual Retirement Accounts

Traditional IRA

Roth IRA

Simplified Employee Pension Plan (SEP)

Coverdell Education Savings Account

Products advertised –

Floating Rate – no penalty for early withdrawal

1 year

2 year

3 year

Penalties assessed for early withdrawal – Same as on CDs unless 59 ½ or older

7. Automated Teller Machines

Locations:

Hutchinson: 14 S Washington *, 330 E 3rd *, 2501 N Main, 3200 Plaza East Dr (inside Dillons) *, 1525 E. 17th, 2101 N. Waldron (inside Hutchinson Clinic)

Haven: 101 W 1st

Andale: 6206 N 247th St W

Goddard: 18400 W Kellogg Dr *

* ATM accepts deposits

First National Bank ATM Cash Card

First National Bank VISA Check Card

Automated Teller Machine fees – (all ATM fees are waived for First Classic and FirstFree Checking)

If an average collected balance of \$1,500.00 or more is maintained for the monthly cycle for all accounts other than First Classic and FirstFree accounts, then any transaction made at any automated teller machines are subject to the following fees: \$0

If an average collected balance of less than \$1,500.00 is maintained for the monthly cycle for all accounts then the following automated teller machine fees apply:

Transactions at First National Bank ATMs.....	\$0
All other ATMs.....	\$1.50
Balance Inquiries at FNB ATM's.....	2 free/ \$1.50 for each additional inquiry

8. First Contact – 24 hour telephone service – (620) 694-2336 or (800) 757-CHEC(2432)

Balance inquiries
Information on recent transactions
Amount of interest earned
Status on specific checks
Information on products and rates
Transfer between accounts
Reporting a lost or stolen FNB Credit Card, Visa Check Card, or ATM Card

9. First National Bank's Web Page – www.fnbhutch.bank

Information –

Savings bond information
Learn about Fraud and Identity Theft
Apply for a credit card

Personal Online Banking – Free

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Apply for an FNB ATM or Debit Card
Open CD or deposit accounts
Import transactions into Quicken or Microsoft Money
View check images online for 90 days

Personal Online Bill Payment and Presentment – Free

Business Cash Management – fees apply

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Wire funds
ACH capability

10. Additional Fees on All Accounts –

- * Stop Payment orders – one check or ACH item: \$29.00
- * Stop Payment orders – block of checks: \$38.00
- * Per check fee for returned checks (insufficient funds): \$29.00
- * Per check fee for overdrafts (checks paid and not returned): \$29.00
- * Per check fee for Online returned checks: \$30.00
- * Stop Payment orders for one Online check: \$30.00
- * Per check fee for Online canceled check copy: \$15.00
- * Account closing fee if the account is closed in the first 6 months of opening date: \$15.00

- * Check printing fees will vary by type of checks ordered – Wallet Specialty Checks are free for First Classic Accounts
- * Dormant account fee per month: \$5.00
- * Overdraft protection which transfers funds automatically in or out of any account per transaction: \$6.50

11. Fees for Additional Customer Services –

Teller Services –

Padded Money (per pad): \$3.00
 Cashier's Checks: \$5.00
 Foreign Currency: \$12.00 purchase; \$17.00 redeem
 Night Depository Bags: \$25.00
 Zipper Bags: \$5.00
 Currency and Coin Fees: \$0.25 per strap/ \$0.07 per roll (minimum order fee \$7.00)

Customer Services –

Non-customer check cashing: \$5.00 (or 1% if check is over \$500.00)
 Photocopies: \$0.10
 Signature Guarantee – Customers: Free
 Signature Guarantee – Non-customers: \$5.00
 Notary Service – Customers: Free
 Notary Service – Non-customers: \$5.00
 Garnishment fee: \$15.00
 Bank-by-mail: Free
 First Contact Information Service: Free
 Personal Online Banking: Free
 Personal Online Bill Payment: Free
 Business Online Cash Management: \$9.95 Basic

Bookkeeping Services –

Telephone transfer: Free
 Incoming collections: \$10.00
 Research time – minimum fee \$5.00
 Research time – per hour \$15.00
 Copies of statements – per page: \$1.00
 Copies of statement items: \$3.50 per item
 Statement reconciliation – per hour: \$15.00
 Debit or ATM Card: First card free
 Replacement cards: \$5.00
 Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
 Outgoing wire: \$25.00
 Foreign wire: \$50.00

12. Safe Deposit Box Rental

Box Size Annual Rental

2'' x 5'' x 20''	\$16.00
3'' x 5'' x 20''	\$21.00
4'' x 5'' x 20''	\$24.00 – (not available)
2 ½ '' x 8 ½ '' x 20''	\$25.00
5'' x 5'' x 20''	\$28.00
3'' x 10'' x 20''	\$35.00
4'' x 10'' x 20''	\$41.00
5'' x 10'' x 20''	\$47.00
8'' x 10'' x 20''	\$67.00 – (not available)
10'' x 10'' x 20''	\$80.00
10'' x 15 ½ '' x 20''	\$100.00
20'' x 25'' x 20''	\$266.00 – (not available)
Lost key fee	\$25.00
Force open	\$100.00

13. CDARS (Certificate of Deposit Account Registry Service)

Minimum Deposit - \$25,000

CDs are handled through First National Bank

CDs are placed at member CDARS banks

Member banks issue CDs under \$100,000 – full investment eligible for FDIC Insurance coverage

Penalties assessed for early withdrawal:

4 weeks	28 days
13 weeks	90 days
26 weeks	90 days
52 weeks	180 days
2 years (104 weeks)	360 days
3 years (156 weeks)	540 days

Deposit Products and Services – North Main Financial Center

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15 month Add-On

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Box Size Annual Rental

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Penalties assessed for early withdrawal:

4 weeks	28 days
13 weeks	90 days
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Deposit Products and Services – 17th Ave. Financial Center

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First Classic Account

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Basic Business Checking

- 10. Minimum opening deposit - \$50.00
- 11. Monthly fee - \$5.00 monthly maintenance fee. Fee is waived with \$2,500 minimum balance.
- 12. Item fee – First 100 items no free, \$0.45 for each item in excess of 100

Advanced Business Checking

- 13. Minimum opening deposit - \$100.00
- 14. Monthly fee - \$7.00 monthly maintenance fee.
- 15. Item fee – First 200 items no free, \$0.45 for each item in excess of 200
- 16. Interest bearing account with a minimum balance of \$50,000.

Premium Business Checking

- 13. Minimum opening deposit - \$100.00
- 14. Monthly fee - \$8.00 monthly maintenance fee.
- 15. Item fee – First 500 items no fee, \$0.45 for each item in excess of 500
- 16. Earnings credit/analysis account.

3. Occasional Overdraft Privilege Service – OOPS (discretionary service)

- 7. Payment of overdrafts up to \$800 (personal), \$1,500 (commercial accounts) will normally be considered
- 8. Charge – normal non-sufficient funds or overdraft charge, as set forth in our fee schedule, for each item that would create an overdraft on the account

Qualifying Accounts –

- * First Free Checking
- * First Classic Checking
- * Veterans Checking
- * Basic Business Checking
- * Advanced Business Checking
- * Premium Business Checking

4. Savings Accounts – (require a \$100 minimum opening deposit)

Regular Savings Account –

- 7. Monthly fee - \$3.00 if the minimum balance in the monthly cycle falls below \$100
- 8. Item fee - \$1.00 fee per withdrawal if more than 3 withdrawals are posted during the month

Minor Savings Account –

Fees are waived for customers 18 years and younger

Ultra Money Market Account –

- 4. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$500

Business Money Market Investment Account –

- 7. Monthly fee - \$5.00 if balance falls below \$500.00
- 8. Check fee – Ten foreign item transactions are allowed each month at no charge. Additional items are \$0.08 each.

5. Certificates of Deposit

Products advertised –

- 3 month
- 6 month
- 1 year
- 2 year
- 3 year
- 4 year
- 5 year

Special terms and rates are sometimes offered

Penalties assessed for early withdrawal –

3 months through 11 months – 90 days interest penalty

1 year through 5 years – 180 days interest penalty

6. Individual Retirement Accounts

Traditional IRA

Roth IRA

Simplified Employee Pension Plan (SEP)

Coverdell Education Savings Account

Products advertised –

Floating Rate – no penalty for early withdrawal

1 year

15 month Add-On

2 year

3 year

Penalties assessed for early withdrawal – Same as on CDs unless 59 ½ or older

7. Automated Teller Machines

Locations:

Hutchinson: 14 S Washington *, 330 E 3rd *, 2501 N Main, 3200 Plaza East Dr (inside Dillons) *, 1525 E. 17th; 2101 N. Waldron (inside Hutchinson Clinic)

Haven: 101 W 1st

Andale: 6206 N 247th St W

Goddard: 18400 W Kellogg Dr *

* ATM accepts deposits

First National Bank ATM Cash Card

First National Bank VISA Check Card

Automated Teller Machine fees – (all ATM fees are waived for First Classic and FirstFree Checking)

If an average collected balance of \$1,500.00 or more is maintained for the monthly cycle for all accounts other than First Classic and FirstFree accounts, then any transaction made at any automated teller machines are subject to the following fees: \$0

If an average collected balance of less than \$1,500.00 is maintained for the monthly cycle for all accounts then the following automated teller machine fees apply:

Transactions at First National Bank ATMs.....	\$0
All other ATMs.....	\$1.50
Balance Inquiries at FNB ATM's.....	2 free/ \$1.50 for each additional inquiry

8. First Contact – 24 hour telephone service – (620) 694-2336 or (800) 757-CHEC(2432)

Balance inquiries
Information on recent transactions
Amount of interest earned
Status on specific checks
Information on products and rates
Transfer between accounts
Reporting a lost or stolen FNB Credit Card, Visa Check Card, or ATM Card

9. First National Bank's Web Page – www.fnbhutch.bank

Information –

Savings bond information
Learn about Fraud and Identity Theft
Apply for a credit card

Personal Online Banking – Free

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Apply for an FNB ATM or Debit Card
Open CD or deposit accounts
Import transactions into Quicken or Microsoft Money
View check images online for 90 days

Personal Online Bill Payment and Presentment – Free

Business Cash Management – fees apply

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Wire funds
ACH capability

10. Additional Fees on All Accounts –

- * Stop Payment orders – one check or ACH item: \$29.00
- * Stop Payment orders – block of checks: \$38.00
- * Per check fee for returned checks (insufficient funds): \$29.00
- * Per check fee for overdrafts (checks paid and not returned): \$29.00
- * Per check fee for Online returned checks: \$30.00
- * Stop Payment orders for one Online check: \$30.00
- * Per check fee for Online canceled check copy: \$15.00
- * Account closing fee if the account is closed in the first 6 months of opening date: \$15.00

- * Check printing fees will vary by type of checks ordered – Wallet Specialty Checks are free for First Classic Accounts
- * Dormant account fee per month: \$5.00
- * Overdraft protection which transfers funds automatically in or out of any account per transaction: \$6.50

11. Fees for Additional Customer Services –

Teller Services –

Padded Money (per pad): \$3.00
 Cashier's Checks: \$5.00
 Foreign Currency: \$12.00 purchase; \$17.00 redeem
 Night Depository Bags: \$25.00
 Zipper Bags: \$5.00
 Currency and Coin Fees: \$0.25 per strap/ \$0.07 per roll (minimum order fee \$7.00)

Customer Services –

Non-customer check cashing: \$5.00 (or 1% if check is over \$500.00)
 Photocopies: \$0.10
 Signature Guarantee – Customers: Free
 Signature Guarantee – Non-customers: \$5.00
 Notary Service – Customers: Free
 Notary Service – Non-customers: \$5.00
 Garnishment fee: \$15.00
 Bank-by-mail: Free
 First Contact Information Service: Free
 Personal Online Banking: Free
 Personal Online Bill Payment: Free
 Business Online Cash Management: \$9.95 Basic

Bookkeeping Services –

Telephone transfer: Free
 Incoming collections: \$10.00
 Research time – minimum fee \$5.00
 Research time – per hour \$15.00
 Copies of statements – per page: \$1.00
 Copies of statement items: \$3.50 per item
 Statement reconciliation – per hour: \$15.00
 Debit or ATM Card: First card free
 Replacement cards: \$5.00
 Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
 Outgoing wire: \$25.00
 Foreign wire: \$50.00

12. CDARS (Certificate of Deposit Account Registry Service)

Minimum Deposit - \$25,000

CDs are handled through First National Bank

CDs are placed at member CDARS banks

Member banks issue CDs under \$100,000 – full investment eligible for FDIC Insurance coverage

Penalties assessed for early withdrawal:

4 weeks	28 days
13 weeks	90 days
26 weeks	90 days
52 weeks	180 days
2 years (104 weeks)	360 days
3 years (156 weeks)	540 days

Deposit Products and Services – A Street Financial Center

1. Automated Teller Machines

Locations:

Hutchinson: 14 S Washington *, 330 E 3rd *, 2501 N Main, 3200 Plaza East Dr (inside Dillons) *, 1525 E. 17th, 2101 N. Waldron (inside Hutchinson Clinic)
Haven: 101 W 1st
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* ATM accepts deposits

First National Bank ATM Cash Card
First National Bank VISA Check Card

Automated Teller Machine fees – (all ATM fees are waived for First Classic and FirstFree Checking)

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If an average collected balance of less than \$1,500.00 is maintained for the monthly cycle for all accounts then the following automated teller machine fees apply:

Transactions at First National Bank ATMs.....	\$0
All other ATMs.....	\$1.50
Balance Inquiries at FNB ATM's.....	2 free/ \$1.50 for each additional inquiry

2. First Contact – 24 hour telephone service – (620) 694-2336 or (800) 757-CHEC(2432)

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Personal Online Banking – Free
Check balances

Review transactions
Transfer between accounts
Reconcile accounts
Apply for an FNB ATM or Debit Card
Open CD or deposit accounts
Import transactions into Quicken or Microsoft Money
View check images online for 90 days

Personal Online Bill Payment and Presentment – Free

Business Cash Management – fees apply

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Wire funds
ACH capability

4. Additional Fees on All Accounts –

- * Stop Payment orders – one check or ACH item: \$29.00
- * Stop Payment orders – block of checks: \$38.00
- * Per check fee for returned checks (insufficient funds): \$29.00
- * Per check fee for overdrafts (checks paid and not returned): \$29.00
- * Per check fee for Online returned checks: \$30.00
- * Stop Payment orders for one Online check: \$30.00
- * Per check fee for Online canceled check copy: \$15.00
- * Account closing fee if the account is closed in the first 6 months of opening date: \$15.00
- * Check printing fees will vary by type of checks ordered – Wallet Specialty Checks are free for First Classic Accounts
- * Dormant account fee per month: \$5.00
- * Overdraft protection which transfers funds automatically in or out of any account per transaction: \$6.50

5. Fees for Additional Customer Services –

Teller Services –

Padded Money (per pad): \$3.00
Cashier's Checks: \$5.00
Foreign Currency: \$12.00 purchase; \$17.00 redeem
Night Depository Bags: \$25.00
Zipper Bags: \$5.00
Currency and Coin Fees: \$0.25 per strap/ \$0.07 per roll (minimum order fee \$7.00)

Customer Services –

Non-customer check cashing: \$5.00 (or 1% if check is over \$500.00)
Photocopies: \$0.10
Signature Guarantee – Customers: Free
Signature Guarantee – Non-customers: \$5.00

Notary Service – Customers: Free
Notary Service – Non-customers: \$5.00
Garnishment fee: \$15.00
Bank-by-mail: Free
First Contact Information Service: Free
Personal Online Banking: Free
Personal Online Bill Payment: Free
Business Online Cash Management: \$9.95 Basic

Bookkeeping Services –

Telephone transfer: Free
Incoming collections: \$10.00
Research time – minimum fee \$5.00
Research time – per hour \$15.00
Copies of statements – per page: \$1.00
Copies of statement items: \$3.50 per item
Statement reconciliation – per hour: \$15.00
Debit or ATM Card: First card free
Replacement cards: \$5.00
Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
Outgoing wire: \$25.00
Foreign wire: \$50.00

Deposit Products and Services – Haven Financial Center

1. Demand Deposit Accounts

First Classic Account

- 21. Minimum opening deposit - \$100.00
- 22. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$100.00
- 23. Interest bearing account
- 24. Check fee – no per check fee
- 25. ATM fees – All FNB ATM fees are waived

First Free Checking

- 21. Minimum opening deposit - \$25.00
- 22. Monthly fee – no monthly fee
- 23. Check fee – no per check fee
- 24. Check images are not included in the customer statement
- 25. ATM fees – All FNB ATM fees are waived

Veterans Checking

- 29. Minimum opening deposit - \$25.00
- 30. Monthly fee – no monthly fee
- 31. Check fee – no per check fee
- 32. \$100.00 bonus offered to new accounts and conversion of existing checking accounts to a Veterans Checking account. To be eligible customer must present military ID or other equivalent documentation. Limit one bonus per veteran. Bonus will be applied as an Interest Credit to the account.
- 33. Interest bearing account.
- 34. Free personalized American flag debit card
- 35. ATM fees – All FNB ATM fees are waived

Health Savings Accounts – must have a high deductible health plan

- 21. Minimum opening deposit - \$5.00
- 22. Monthly fee - \$2.00
- 23. Interest bearing account.
- 24. Check fee – 0-5 items (checks or debit card transactions) free; \$2.00 per item over 5
- 25. ATM withdrawals are not permitted

2. Commercial Accounts

Basic Business Checking

- 13. Minimum opening deposit - \$50.00
- 14. Monthly fee - \$5.00 monthly maintenance fee. Fee is waived with \$2,500 minimum balance.
- 15. Item fee – First 100 items no free, \$0.45 for each item in excess of 100

Advanced Business Checking

- 17. Minimum opening deposit - \$100.00
- 18. Monthly fee - \$7.00 monthly maintenance fee.
- 19. Item fee – First 200 items no free, \$0.45 for each item in excess of 200
- 20. Interest bearing account with a minimum balance of \$50,000.

Premium Business Checking

- 17. Minimum opening deposit - \$100.00
- 18. Monthly fee - \$8.00 monthly maintenance fee.
- 19. Item fee – First 500 items no fee, \$0.45 for each item in excess of 500
- 20. Earnings credit/analysis account.

3. Occasional Overdraft Privilege Service – OOPS (discretionary service)

- 9. Payment of overdrafts up to \$800 (personal), \$1,500 (commercial accounts) will normally be considered
- 10. Charge – normal non-sufficient funds or overdraft charge, as set forth in our fee schedule, for each item that would create an overdraft on the account

Qualifying Accounts –

- * First Free Checking
- * First Classic Checking
- * Veterans Checking
- * Basic Business Checking
- * Advanced Business Checking
- * Premium Business Checking

4. Savings Accounts – (require a \$100 minimum opening deposit)

Regular Savings Account –

- 9. Monthly fee - \$3.00 if the minimum balance in the monthly cycle falls below \$100
- 10. Item fee - \$1.00 fee per withdrawal if more than 3 withdrawals are posted during the month

Minor Savings Account –

Fees are waived for customers 18 years and younger

Ultra Money Market Account –

- 5. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$500

Business Money Market Investment Account –

- 9. Monthly fee - \$5.00 if balance falls below \$500.00
- 10. Check fee – Ten foreign item transactions are allowed each month at no charge. Additional items are \$0.08 each.

5. Certificates of Deposit

Products advertised –

- 3 month
- 6 month
- 1 year
- 2 year
- 3 year
- 4 year
- 5 year

Special terms and rates are sometimes offered

Penalties assessed for early withdrawal –

3 months through 11 months – 90 days interest penalty

1 year through 5 years – 180 days interest penalty

6. Individual Retirement Accounts

Traditional IRA

Roth IRA

Simplified Employee Pension Plan (SEP)

Coverdell Education Savings Account

Products advertised –

Floating Rate – no penalty for early withdrawal

1 year

15 month Add-On

2 year

3 year

Penalties assessed for early withdrawal – Same as on CDs unless 59 ½ or older

7. Automated Teller Machines

Locations:

Hutchinson: 14 S Washington *, 330 E 3rd *, 2501 N Main, 3200 Plaza East Dr (inside Dillons) *, 1525 E. 17th; 2101 N. Waldron (inside Hutchinson Clinic)

Haven: 101 W 1st

Andale: 6206 N 247th St W

Goddard: 18400 W Kellogg Dr *

* ATM accepts deposits

First National Bank ATM Cash Card

First National Bank VISA Check Card

Automated Teller Machine fees – (all ATM fees are waived for First Classic and FirstFree Checking)

If an average collected balance of \$1,500.00 or more is maintained for the monthly cycle for all accounts other than First Classic and FirstFree accounts, then any transaction made at any automated teller machines are subject to the following fees: \$0

If an average collected balance of less than \$1,500.00 is maintained for the monthly cycle for all accounts then the following automated teller machine fees apply:

Transactions at First National Bank ATMs.....	\$0
All other ATMs.....	\$1.50
Balance Inquiries at FNB ATM's.....	2 free/ \$1.50 for each additional inquiry

8. First Contact – 24 hour telephone service – (620) 694-2336 or (800) 757-CHEC(2432)

Balance inquiries
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Import transactions into Quicken or Microsoft Money
View check images online for 90 days

Personal Online Bill Payment and Presentment – Free

Business Cash Management – fees apply

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Wire funds
ACH capability

10. Additional Fees on All Accounts –

- * Stop Payment orders – one check or ACH item: \$29.00
- * Stop Payment orders – block of checks: \$38.00
- * Per check fee for returned checks (insufficient funds): \$29.00
- * Per check fee for overdrafts (checks paid and not returned): \$29.00
- * Per check fee for Online returned checks: \$30.00
- * Stop Payment orders for one Online check: \$30.00
- * Per check fee for Online canceled check copy: \$15.00
- * Account closing fee if the account is closed in the first 6 months of opening date: \$15.00

- * Check printing fees will vary by type of checks ordered – Wallet Specialty Checks are free for First Classic Accounts
- * Dormant account fee per month: \$5.00
- * Overdraft protection which transfers funds automatically in or out of any account per transaction: \$6.50

11. Fees for Additional Customer Services –

Teller Services –

Padded Money (per pad): \$3.00
 Cashier's Checks: \$5.00
 Foreign Currency: \$12.00 purchase; \$17.00 redeem
 Night Depository Bags: \$25.00
 Zipper Bags: \$5.00
 Currency and Coin Fees: \$0.25 per strap/ \$0.07 per roll (minimum order fee \$7.00)

Customer Services –

Non-customer check cashing: \$5.00 (or 1% if check is over \$500.00)
 Photocopies: \$0.10
 Signature Guarantee – Customers: Free
 Signature Guarantee – Non-customers: \$5.00
 Notary Service – Customers: Free
 Notary Service – Non-customers: \$5.00
 Garnishment fee: \$15.00
 Bank-by-mail: Free
 First Contact Information Service: Free
 Personal Online Banking: Free
 Personal Online Bill Payment: Free
 Business Online Cash Management: \$9.95 Basic

Bookkeeping Services –

Telephone transfer: Free
 Incoming collections: \$10.00
 Research time – minimum fee \$5.00
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 Copies of statements – per page: \$1.00
 Copies of statement items: \$3.50 per item
 Statement reconciliation – per hour: \$15.00
 Debit or ATM Card: First card free
 Replacement cards: \$5.00
 Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
 Outgoing wire: \$25.00
 Foreign wire: \$50.00

12. Safe Deposit Box Rental

Box Size Annual Rental

2'' x 5'' x 20''	\$16.00
3'' x 5'' x 20''	\$21.00
4'' x 5'' x 20''	\$24.00
2 ½ '' x 8 ½ '' x 20''	\$25.00
5'' x 5'' x 20''	\$28.00
3'' x 10'' x 20''	\$35.00
4'' x 10'' x 20''	\$41.00
5'' x 10'' x 20''	\$47.00
8'' x 10'' x 20''	\$67.00
10'' x 10'' x 20''	\$80.00
10'' x 15 ½ '' x 20''	\$100.00
20'' x 25'' x 20''	\$266.00

13. CDARS (Certificate of Deposit Account Registry Service)

Minimum Deposit - \$25,000

CDs are handled through First National Bank

CDs are placed at member CDARS banks

Member banks issue CDs under \$100,000 – full investment eligible for FDIC Insurance coverage

Penalties assessed for early withdrawal:

4 weeks	28 days
13 weeks	90 days
26 weeks	90 days
52 weeks	180 days
2 years (104 weeks)	360 days
3 years (156 weeks)	540 days

Deposit Products and Services – Andale Financial Center

1. Demand Deposit Accounts

First Classic Account

- 26. Minimum opening deposit - \$100.00
- 27. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$100.00
- 28. Interest bearing account
- 29. Check fee – no per check fee
- 30. ATM fees – All FNB ATM fees are waived

First Free Checking

- 26. Minimum opening deposit - \$25.00
- 27. Monthly fee – no monthly fee
- 28. Check fee – no per check fee
- 29. Check images are not included in the customer statement
- 30. ATM fees – All FNB ATM fees are waived

Veterans Checking

- 36. Minimum opening deposit - \$25.00
- 37. Monthly fee – no monthly fee
- 38. Check fee – no per check fee
- 39. \$100.00 bonus offered to new accounts and conversion of existing checking accounts to a Veterans Checking account. To be eligible customer must present military ID or other equivalent documentation. Limit one bonus per veteran. Bonus will be applied as an Interest Credit to the account.
- 40. Interest bearing account.
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- 26. Minimum opening deposit - \$5.00
- 27. Monthly fee - \$2.00
- 28. Interest bearing account.
- 29. Check fee – 0-5 items (checks or debit card transactions) free; \$2.00 per item over 5
- 30. ATM withdrawals are not permitted

2. Commercial Accounts

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- 16. Minimum opening deposit - \$50.00
- 17. Monthly fee - \$5.00 monthly maintenance fee. Fee is waived with \$2,500 minimum balance.
- 18. Item fee – First 100 items no free, \$0.45 for each item in excess of 100

Advanced Business Checking

- 21. Minimum opening deposit - \$100.00
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- 23. Item fee – First 200 items no free, \$0.45 for each item in excess of 200
- 24. Interest bearing account with a minimum balance of \$50,000.

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Fees are waived for customers 18 years and younger

Ultra Money Market Account –

- 6. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$500

Business Money Market Investment Account –

- 11. Monthly fee - \$5.00 if balance falls below \$500.00
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 Research time – minimum fee \$5.00
 Research time – per hour \$15.00
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 Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
 Outgoing wire: \$25.00
 Foreign wire: \$50.00

12. Safe Deposit Box Rental

Box Size Annual Rental

3'' x 5'' x 20''	\$21.00
5'' x 5'' x 20''	\$28.00
3'' x 10'' x 20''	\$35.00
4'' x 10'' x 20''	\$41.00
5'' x 10'' x 20''	\$47.00
10'' x 10'' x 20''	\$80.00

13. CDARS (Certificate of Deposit Account Registry Service)

Minimum Deposit - \$25,000

CDs are handled through First National Bank

CDs are placed at member CDARS banks

Member banks issue CDs under \$100,000 – full investment eligible for FDIC Insurance coverage

Penalties assessed for early withdrawal:

4 weeks	28 days
13 weeks	90 days
26 weeks	90 days
52 weeks	180 days
2 years (104 weeks)	360 days
3 years (156 weeks)	540 days

Deposit Products and Services – Goddard Financial Center

1. Demand Deposit Accounts

First Classic Account

- 31. Minimum opening deposit - \$100.00
- 32. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$100.00
- 33. Interest bearing account
- 34. Check fee – no per check fee
- 35. ATM fees – All FNB ATM fees are waived

First Free Checking

- 31. Minimum opening deposit - \$25.00
- 32. Monthly fee – no monthly fee
- 33. Check fee – no per check fee
- 34. Check images are not included in the customer statement
- 35. ATM fees – All FNB ATM fees are waived

Veterans Checking

- 43. Minimum opening deposit - \$25.00
- 44. Monthly fee – no monthly fee
- 45. Check fee – no per check fee
- 46. \$100.00 bonus offered to new accounts and conversion of existing checking accounts to a Veterans Checking account. To be eligible customer must present military ID or other equivalent documentation. Limit one bonus per veteran. Bonus will be applied as an Interest Credit to the account.
- 47. Interest bearing account.
- 48. Free personalized American flag debit card
- 49. ATM fees – All FNB ATM fees are waived

Health Savings Accounts – must have a high deductible health plan

- 31. Minimum opening deposit - \$5.00
- 32. Monthly fee - \$2.00
- 33. Interest bearing account.
- 34. Check fee – 0-5 items (checks or debit card transactions) free; \$2.00 per item over 5
- 35. ATM withdrawals are not permitted

2. Commercial Accounts

Basic Business Checking

- 19. Minimum opening deposit - \$50.00
- 20. Monthly fee - \$5.00 monthly maintenance fee. Fee is waived with \$2,500 minimum balance.
- 21. Item fee – First 100 items no free, \$0.45 for each item in excess of 100

Advanced Business Checking

- 25. Minimum opening deposit - \$100.00
- 26. Monthly fee - \$7.00 monthly maintenance fee.
- 27. Item fee – First 200 items no free, \$0.45 for each item in excess of 200
- 28. Interest bearing account with a minimum balance of \$50,000.

Premium Business Checking

- 25. Minimum opening deposit - \$100.00
- 26. Monthly fee - \$8.00 monthly maintenance fee.
- 27. Item fee – First 500 items no fee, \$0.45 for each item in excess of 500
- 28. Earnings credit/analysis account.

3. Occasional Overdraft Privilege Service – OOPS (discretionary service)

- 13. Payment of overdrafts up to \$800 (personal), \$1,500 (commercial accounts) will normally be considered
- 14. Charge – normal non-sufficient funds or overdraft charge, as set forth in our fee schedule, for each item that would create an overdraft on the account

Qualifying Accounts –

- * First Free Checking
- * First Classic Checking
- * Veterans Checking
- * Basic Business Checking
- * Advanced Business Checking
- * Premium Business Checking

4. Savings Accounts – (require a \$100 minimum opening deposit)

Regular Savings Account –

- 13. Monthly fee - \$3.00 if the minimum balance in the monthly cycle falls below \$100
- 14. Item fee - \$1.00 fee per withdrawal if more than 3 withdrawals are posted during the month

Minor Savings Account –

Fees are waived for customers 18 years and younger

Ultra Money Market Account –

- 7. Monthly fee - \$5.00 monthly fee if the minimum balance in the monthly cycle falls below \$500

Business Money Market Investment Account –

- 13. Monthly fee - \$5.00 if balance falls below \$500.00
- 14. Check fee – Ten foreign item transactions are allowed each month at no charge. Additional items are \$0.08 each.

5. Certificates of Deposit

Products advertised –

- 3 month
- 6 month
- 1 year
- 2 year
- 3 year
- 4 year
- 5 year

Special terms and rates are sometimes offered

Penalties assessed for early withdrawal –

3 months through 11 months – 90 days interest penalty

1 year through 5 years – 180 days interest penalty

6. Individual Retirement Accounts

Traditional IRA

Roth IRA

Simplified Employee Pension Plan (SEP)

Coverdell Education Savings Account

Products advertised –

Floating Rate – no penalty for early withdrawal

1 year

15 month Add-On

2 year

3 year

Penalties assessed for early withdrawal – Same as on CDs unless 59 ½ or older

7. Automated Teller Machines

Locations:

Hutchinson: 14 S Washington *, 330 E 3rd *, 2501 N Main, 3200 Plaza East Dr (inside Dillons) *, 1525 E. 17th; 2101 N. Waldron (inside Hutchinson Clinic)

Haven: 101 W 1st

Andale: 6206 N 247th St W

Goddard: 18400 W Kellogg Dr *

* ATM accepts deposits

First National Bank ATM Cash Card

First National Bank VISA Check Card

Automated Teller Machine fees – (all ATM fees are waived for First Classic and FirstFree Checking)

If an average collected balance of \$1,500.00 or more is maintained for the monthly cycle for all accounts other than First Classic and FirstFree accounts, then any transaction made at any automated teller machines are subject to the following fees: \$0

If an average collected balance of less than \$1,500.00 is maintained for the monthly cycle for all accounts then the following automated teller machine fees apply:

Transactions at First National Bank ATMs.....	\$0
All other ATMs.....	\$1.50
Balance Inquiries at FNB ATM's.....	2 free/ \$1.50 for each additional inquiry

8. First Contact – 24 hour telephone service – (620) 694-2336 or (800) 757-CHEC(2432)

Balance inquiries
Information on recent transactions
Amount of interest earned
Status on specific checks
Information on products and rates
Transfer between accounts
Reporting a lost or stolen FNB Credit Card, Visa Check Card, or ATM Card

9. First National Bank's Web Page – www.fnbhutch.bank

Information –

Savings bond information
Learn about Fraud and Identity Theft
Apply for a credit card

Personal Online Banking – Free

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Apply for an FNB ATM or Debit Card
Open CD or deposit accounts
Import transactions into Quicken or Microsoft Money
View check images online for 90 days

Personal Online Bill Payment and Presentment – Free

Business Cash Management – fees apply

Check balances
Review transactions
Transfer between accounts
Reconcile accounts
Wire funds
ACH capability

10. Additional Fees on All Accounts –

- * Stop Payment orders – one check or ACH item: \$29.00
- * Stop Payment orders – block of checks: \$38.00
- * Per check fee for returned checks (insufficient funds): \$29.00
- * Per check fee for overdrafts (checks paid and not returned): \$29.00
- * Per check fee for Online returned checks: \$30.00
- * Stop Payment orders for one Online check: \$30.00
- * Per check fee for Online canceled check copy: \$15.00
- * Account closing fee if the account is closed in the first 6 months of opening date: \$15.00

- * Check printing fees will vary by type of checks ordered – Wallet Specialty Checks are free for First Classic Accounts
- * Dormant account fee per month: \$5.00
- * Overdraft protection which transfers funds automatically in or out of any account per transaction: \$6.50

11. Fees for Additional Customer Services –

Teller Services –

Padded Money (per pad): \$3.00
 Cashier's Checks: \$5.00
 Foreign Currency: \$12.00 purchase; \$17.00 redeem
 Night Depository Bags: \$25.00
 Zipper Bags: \$5.00
 Currency and Coin Fees: \$0.25 per strap/ \$0.07 per roll (minimum order fee \$7.00)

Customer Services –

Non-customer check cashing: \$5.00 (or 1% if check is over \$500.00)
 Photocopies: \$0.10
 Signature Guarantee – Customers: Free
 Signature Guarantee – Non-customers: \$5.00
 Notary Service – Customers: Free
 Notary Service – Non-customers: \$5.00
 Garnishment fee: \$15.00
 Bank-by-mail: Free
 First Contact Information Service: Free
 Personal Online Banking: Free
 Personal Online Bill Payment: Free
 Business Online Cash Management: \$9.95 Basic

Bookkeeping Services –

Telephone transfer: Free
 Incoming collections: \$10.00
 Research time – minimum fee \$5.00
 Research time – per hour \$15.00
 Copies of statements – per page: \$1.00
 Copies of statement items: \$3.50 per item
 Statement reconciliation – per hour: \$15.00
 Debit or ATM Card: First card free
 Replacement cards: \$5.00
 Return check fee – business accounts: \$6.50

Wire Transfers –

Incoming wire: \$5.00
 Outgoing wire: \$25.00
 Foreign wire: \$50.00

12. Safe Deposit Box Rental

Box Size Annual Rental

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