

**ACCOUNT  
DETAIL**

	Checking <sup>1</sup>	Premier Checking <sup>2</sup>
Interest Bearing	No	Yes
Minimum Deposit to Open	\$0	\$0
Monthly Maintenance Fee	\$0	\$15
How to Avoid the Monthly Maintenance Fee	Not Applicable	Maintain an average daily balance in deposit relationships of \$15,000  The average daily balance is calculated by adding the principal balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period. Balances in more than one Premier Checking Account will not be added together to meet this requirement.
Checks (Bank Logo Check Design)	\$0	\$0
Ⓜ ATM	\$0	\$0
Non - Ⓜ ATM	\$0	\$0
If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used.		
Debit Card Replacement Fee	\$0	\$0
Dormant Account	\$0	\$0
Foreign Check Item Processing	\$0	\$0
Foreign Collection Item Fee	\$0	\$0
Photocopy of Check	\$0	\$0
Research Fee	\$0	\$0
Stop Payment Fee	\$0	\$0
Statement Processing	\$0	\$0
Statement Reconciliation	\$0	\$0
Cashier's Checks	\$0	\$0

**ATM &  
OTHER  
FEES**

**YOU'LL AUTOMATICALLY RECEIVE ONE FREE OVERDRAFT OR RETURNED ITEM FEE EVERY 12 MONTHS FROM THE DATE OF LAST REFUND. <sup>3</sup>**

**OVERDRAFT  
FEES**

Overdraft Item Fee <sup>3</sup>	<p><b>\$33</b> for each item we pay (maximum of 4 per day).</p> <ul style="list-style-type: none"> <li>This fee applies when your account is overdrawn by more than \$20 at the end of the business day and the amount of the item exceeds \$20.</li> <li>Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 and your account became overdrawn by more than \$20 at the end of the business day.</li> </ul>
Returned Item Fee <sup>3</sup>	<p><b>\$33</b> for each item we do not pay (maximum of 4 per day).</p> <ul style="list-style-type: none"> <li>This fee applies when the amount of the item we return exceeds \$20.</li> <li>Example: You write someone a check for more than \$20 and we return it to them unpaid because you didn't have enough money in your account.</li> </ul>

**VALUE ADD  
ITEMS**

Custom Check Design	Depends on the style of check ordered.	
Mortgage Closing Cost Credit	\$200 / \$400 <sup>4</sup>	\$400
	See a Mortgage Loan Officer for details	

**DEPOSIT  
INFORMATION**

When your Deposits are Available	<ul style="list-style-type: none"> <li>Cash deposit made at a branch, electronic direct deposit and wire transfer deposits - Same business day.</li> <li>Funds from the first \$100 of deposits of checks made in person to one of our employees - Same business day.</li> <li>Funds from other deposits - First business day following the deposit.</li> <li>If a hold is placed on a deposit, the first \$200 will be available the next business day. You will be notified if there is a delay in the availability to withdraw funds and when they become available.</li> </ul>
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**WIRE  
TRANSFERS**  
Wires accepted until 4 PM CST

Incoming	<b>\$0</b> - There is no charge for incoming wires
Outgoing Domestic	<b>\$15</b> - For outgoing domestic wires
Outgoing Foreign (US Funds)	<b>\$35</b> - For outgoing foreign wires using US funds
Outgoing Foreign (Foreign Funds)	<b>\$25</b> - For outgoing foreign wires using foreign funds

## A GUIDE TO YOUR ACCOUNT SAVINGS & MONEY MARKET

### ACCOUNT DETAIL

	Savings <sup>5</sup>	Flex Savings <sup>6</sup>	MMDA <sup>5</sup>
Minimum Deposit to Open	\$0	\$1,000	\$1,000
Monthly Maintenance Fee	\$0	\$25	\$0
How to Avoid the Monthly Maintenance Fee	Not Applicable	Maintain daily balance of \$1,000 or more	Not Applicable
Interest-Bearing	Yes	Yes	Yes
Number of Free Withdrawals	6 per month	2 per month	6 per month
Each Excessive Withdrawal Fee	\$10	\$25	\$15
Account Closure Fee	\$0	\$125 if closed in rate lock period	\$0

**Minor Savings** is available for customers less than 18 years of age. At age 18, Minor Savings will convert to Basic Savings. No minimum deposit needed to open a Minor Savings Account.

All fees listed under A Guide to Your Account - Checking, apply to Savings, Flex Savings, and MMDA accounts.

## A GUIDE TO YOUR INTEREST-BEARING ACCOUNT

Checking  
Savings  
MMDA

- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items/collected balances.
- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest is compounded and credited monthly.
- Where noted, the applicable minimum balance must be maintained each day to obtain the disclosed Annual Percentage Yield (APY).
- Interest rates and Annual Percentage Yields may change. Interest rates may change daily at our discretion. Current interest rates and APYs are shown on the rate sheet.
- Fees may reduce earnings.
- Interest accrued will be paid, without penalty, at account closing (excluding Flex Savings).

## ADDITIONAL INFORMATION

The words “you” and “your” refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words “we” and “us” refer to First National Bank of Omaha and our divisions that operate under the names First National Bank, First National Bank Southwest, First National Bank Fremont, First National Bank North Platte and FNBO Direct.

1. Includes First National Free Checking, Employee Checking (limited to FNNI employees), First At Work Free Checking (limited to employees of companies in the First at Work Program), Access Checking (limited to Line of Credit accounts).
2. First National Premier is an add-on package to First National Free Checking. Contact a Personal Banker for more information.
3. Refer to the Overdraft Protection Options Document for more information on available overdraft services. The payment of transactions into overdraft is discretionary and we reserve the right to not pay. Generally, we do not pay overdrafts if you are not making regular deposits, or you have excessive overdrafts, or based on your account history and how you maintain your account. We may change your overdraft privileges due to poor account management. Our Overdraft Item Fee is \$33 per item (max 4 per day). We will not charge you this fee if your balance is overdrawn by \$20 or less, or the transaction overdrawing the account is \$20 or less. Our Return Item Fee is \$33 per item (max 4 per day). We will not charge you this fee if the amount of the transaction being returned is \$20 or less. We may pay overdrafts for checks and other transactions using your account number and for automatic bill payments (ACH and recurring debit transactions), and if you give us permission, we may authorize and pay overdrafts for ATM transactions and everyday non-recurring debit transactions (individual debit card purchases such as grocery store or one-time online purchases). Our expectation is you bring your account to a positive balance immediately (including payment of all bank fees and charges).
4. First National Free Checking receives a \$200 Mortgage Closing Cost Credit. First At Work Free Checking receives a \$400 Closing Cost Credit.
5. Includes Basic Savings/MMDA, First National Savings/MMDA, and First National Premier Savings/MMDA. Basic Savings/MMDA is a standalone account. To open a First National Savings/MMDA you must have a First National Free Checking account. To open a First National Premier Savings/MMDA you must have a First National Premier or First At Work Free Checking. Savings/MMDA accounts are limited to six (6) transfers and withdrawals during any month. See the Consumer Deposit Agreement (Section 5, Sub Section Limitations on Transfers and Withdrawals) for more details.
6. Limited to Colorado, Illinois, Kansas and Southwest markets only. Flex Savings allows you to lock the rate and Annual Percentage Yield on this account for 12 months. In order to receive this rate, a First National Checking account is required. If the checking account is closed during the rate lock period, the Flex Savings rate may be lowered to the then applicable “base” rate as provided in the rate sheet. Rate lock periods can be extended for an additional 12 month period at the then applicable “Lock Rate”. New Money only. We have discretion to determine what constitutes New Money. If, for example, you or a member of your household have closed or made a significant withdrawal from another account with us in the past 30 days, your deposit may not be considered New Money. See rate sheet for details.