

OTHER SERVICES AVAILABLE

Remote Deposit Capture

Savings Accounts

Overdraft Protection

Certificates of Deposit

IRA Accounts

Health Savings Accounts

Safe Deposit Box Rentals

Personal, Vehicle, Boat and RV Loans

Mortgage and Home Equity Loans

Commercial Loans

MasterCard and Visa Credit Cards

Telephone Home Banker - Available Any Time
1-800-328-3623



First National Bank

"YOUR BANK OF A LIFETIME"
www.fnblifetime.com

As an independent, local community bank, First National Bank believes in giving back to the communities we serve. We focus our attention on the needs of local families, businesses, and farmers.

We're safe. We're Trustworthy. We're Local.
We're "Your Bank of a Lifetime®".

FULL-SERVICE BANKING AND ATM LOCATIONS

Bellevue Office

120 North Street
Bellevue, OH 44811
ATM on site
419-483-7340 Fax 419-483-0006

Catawba Office

200 S.E. Catawba Road
Port Clinton, OH 43452
ATM on site
419-797-7340 Fax 419-797-9134

Clyde Office

122 E. McPherson Highway
Clyde, OH 43410
ATM on site
419-547-0259 Fax 419-547-3538

Fremont Office

1300 Oak Harbor Road
Fremont, OH 43420
ATM on site
419-333-7340 Fax 419-332-9597

Port Clinton Office

117 W. Perry Street
Port Clinton, OH 43452
ATM on site
419-734-7340 Fax 419-734-9892

Put-In-Bay Office

180 Erie Street
Put-In-Bay, OH 43456
ATM located at
DeRivera Park Bathhouse
419-285-7340 Fax 419-285-2900

Sandusky Office

3410 Venice Road
Sandusky, OH 44870
ATM on site
419-621-7340 Fax 419-621-8377



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BUSINESS BANKING



Business Checking Services



First National Bank

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BUSINESS CHECKING SERVICES

At First National Bank – a locally owned, independent bank since 1875 – we pride ourselves on our ability to serve the financial needs of businesses like yours. We are committed to offering several options from which to choose.

BUSINESS ADVANTAGE

Service Charges:

Monthly Maintenance Fee \$10.00

Activity Charges:

Deposits \$0.25 per unit

Debits \$0.17 per unit

Deposited Items:

On Us \$0.00 per unit

Transit \$0.10 per unit

- Variable Tiered Interest Rate subject to change daily.
- Interest is not paid on the first \$25,000 of the balance. For example, an account with a balance of \$35,000 will earn interest on \$10,000.
- Interest is paid on collected funds which is considered next day availability.
- We utilize an Actual/365 day basis in interest calculation.

OPTIMUM BUSINESS CHECKING

Earnings Credit Allowance

An earnings credit allowance is calculated based on the average collected balance less reserves required by law. This earnings credit allowance may offset some or all of your monthly service charge.

Service Charges

Monthly Maintenance Fee \$10.00

Each Debit17

Each Deposit25

Each Foreign Item10

FREE SMALL BUSINESS CHECKING

- Up to 200 items Free.
(includes deposits, debits and deposited items)
- \$.50 per item over 200.
- No earnings credit allowance available.

BUSINESS NOW CHECKING

If your sole proprietorship or non-profit organization is eligible to have an interest-bearing checking account, First National will pay the current **NOW** interest rate on your collected balance of \$750 or more. If your balance falls below \$5,000, there is a monthly charge of \$6.00.

CONVENIENT BUSINESS SERVICES

Night Depository Keyed Bag Purchase \$20.00

Night Depository Zippered Bag Purchase 5.00

Night Depository Disposable Bag Purchase 7.00
(50 count)

REMOTE DEPOSIT

- Convenient, no hassle banking
- Immediate scanning of checks as they arrive
- Increased productivity for you and your employees
- Safe handling of checks
- Decreased liability
- Allocation of funds into multiple accounts
- Easy record keeping

How it Works!

From your desktop scanner, create an electronic file consisting of US dollar denominated checks; money orders, cashier's checks and traveler's checks for deposit at your First National Bank account or multiple accounts.

Once your deposit has been submitted to the bank for processing, it will generate a deposit receipt including images of the items in the deposit automatically. You can save these images to your computer for the retention and records that you need.

Scanners can be purchased or leased.

www.fnblifetime.com

BUSINESS CHECK CARD BENEFITS

- Looks like a Card - *Works like a check!*
- Accepted at thousands of merchants
- Allows you to make purchases conveniently
- Allows you to make online & telephone purchases
- Works in the ATM
- Special features allow you to customize the card with your business name and authorized employee's name

MONEY PASS ATM NETWORK

FNB customers have access to a network of ATMs across the county and Puerto Rico without incurring a fee. Visit www.moneypass.com to learn more.

Finding a surcharge-free MoneyPass ATM couldn't be easier with the MoneyPass ATM Locator app! With two convenient search options, you can find a MoneyPass ATM by entering an address or zip code or using your current location.

ONLINE BANKING SERVICE

Business Online Banking*

- Easy and secure internet access
- E-Statement
- Account balance inquiry on deposit and loan accounts
- Transaction detail inquiry on all deposit and loan accounts
- Internal transfers
- Stop payment origination
- Federal and state electronic tax payment origination
- Electronic vendor payment origination
- Direct deposit of payroll
- Receive electronic payments on accounts
- Wire transfer origination
- Online bill payment service
- Call your local office or visit www.fnblifetime.com to sign up.

* Some fees may apply.

