

## OTHER SERVICES AVAILABLE

### Online Banking Center Services

- Easy and Secure Internet Access
- Account Balance Inquiry on Deposit and Loan Accounts
- Transaction Detail Inquiry on Deposit and Loan Accounts
- Internal Transfers
- Free Online Bill Payment Services

### Visa Check Cards

### Visa Gift Cards & Travel Money Cards

### IRA Accounts

### Night Depository Service

### Mobile Banking

### Mobile Deposit

### Overdraft Protection

### Safe Deposit Box Rentals

### MasterCard and Visa Credit Cards

### Personal, Vehicle, Boat & RV Loans

### Mortgage & Home Equity Loans

### Commercial Loans

### Telephone Home Banker

### Available Any Time

**1-800-328-3623**

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



**First National Bank**

"YOUR BANK OF A LIFETIME"

[www.fnblifetime.com](http://www.fnblifetime.com)

## PERSONAL BANKING



**Checking • Savings  
Money Markets and  
Time Deposit Accounts**



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## EVERY FIRST NATIONAL BANK CHECKING ACCOUNT COMES WITH:

- Online Banking
- E-Statements
- Fee Free ATM Network
- Mobile Banking
- Mobile Deposit
- Debit Card
- Online Bill Pay
- Personal Pay
- Telephone Banking
- Printed Checks (available)

## PERSONAL CHECKING ACCOUNTS

### FREEDOM CHECKING

*Account with easy access and no monthly fee*

**Minimum Deposit To Open Account:** \$25.00

**Minimum Balance:** \$0.00

**Monthly Service Fee:** \$0.00

**Transaction Limits:** 3 checks per month

**Per Item Charge:** \$1.00 over 3 checks

**Requirements:** E-Statement or Secure Email; Debit Card

### LIFETIME CHECKING

*Basic checking account with great features*

**Minimum Deposit To Open Account:** \$25.00

**Minimum Balance:** \$0.00

**Monthly Service Fee:** \$5.00

**Fee Waiver Requirement:** \$1,000 average balance

**Statement Fee:** \$2.00 for bank produced

### INDEPENDENCE CHECKING

*Enjoy benefits, plus earn interest*

**Minimum Deposit To Open Account:** \$100.00

**Minimum Balance:** \$0.00

**Monthly Service Fee:** \$7.00

**Fee Waiver Requirement:** \$3,000 average balance or \$1,200 direct deposit total per month

**Statement Fee:** \$2.00 for bank produced

**Checks:** First order of standard checks - No Cost

**Interest:** Independence Tiered

**Safe Deposit Box:** 50% discount will apply to rental price of a small safe deposit box dependent upon availability

**Loan Discount:** Installment Loans with autopay - 0.25% discount excluding home equity

**Mortgage Closing Cost:** When you finance a home with FNB, receive \$75 off your regular loan closing costs

**CD Bonus:** Qualifies for relationship pricing

**Credit Card:** No annual fee for Visa or MasterCard.

Subject to credit approval. Some restrictions may apply.



### PREMIER CHECKING

*Our top tiered account with the best rates and all premium benefits*

**Minimum Deposit To Open Account:** \$1,000.00

**Minimum Balance:** \$0.00

**Monthly Service Fee:** \$20.00

**Fee Waiver Requirement:** \$10,000 average balance or \$50,000 combined deposit balance

**Statement Fee:** No Cost

**Checks:** Standard checks - No Cost

**Interest:** Premium Tiered

**Safe Deposit Box:** Rental of small safe deposit box dependent upon availability - No Cost

**Loan Discount:** Installment Loans with autopay - 0.25% discount excluding home equity

**Mortgage Closing Cost:** When you finance a home with FNB, receive \$75 off your regular loan closing costs

**CD Bonus:** Qualifies for relationship pricing

**Credit Card:** No annual fee for Visa or MasterCard. Subject to credit approval. Some restrictions may apply.

**Cashier Checks/Money Orders:** Fees are waived

**Stop Payment:** Fees are waived

**Wire:** Fees are waived

**Financial Review:** Annual complimentary financial review

### HEALTH SAVINGS ACCOUNT

**Minimum To Open:** \$0.00

**Monthly Service Fee:** \$3.50

**Minimum To Avoid Monthly Service Fee:** \$1,000 Minimum Balance or other active FNB Checking or Savings Account\*

**Minimum To Accrue Interest:** \$100.00 (1)

• **Interest Computed & Credited:** Monthly

• **Fixed / Variable:** Variable

• **Annual Percentage Yield:** (+)

• **ATM / Check Card Access:** Yes - 24 Hrs.

• **Statement:** Monthly

• **Online Banking:** Yes

• **Bill Payment Service:** Yes

• **Mobile Banking:** Yes

## SAVINGS AND TIME DEPOSIT ACCOUNTS

### MONEY MARKET INVESTMENT

**Deposit Terms:** Continuing

**Minimum Deposit to Open Account:** \$2,500.00 - a service fee of \$6.00 will be imposed in a month that balance falls below \$2,500

• **Withdrawals Allowed:** 6 pre-authorized withdrawals per month; starting with 7th w/d, \$10.00 per transaction will be assessed. Unlimited withdrawals allowed through ATM, over-the-counter, mail or messenger.

• **Interest Compounded and Credited:** Monthly last day of Statement Cycle

• **Fixed / Variable:** Variable

• **Annual Percentage Rate:** (+)

• **ATM Access:** Yes

• **Mobile Banking:** Yes

\* If account is inactive for 12 months, a fee may apply

### STATEMENT SAVINGS

**Deposit Terms:** Continuing

**Minimum Deposit to Open Account:** \$50.00 (2)

**Minimum to Avoid Monthly Service Fee:** \$50.00 (\$0 if exempted minor account.)

**Minimum to Accrue Interest:** \$100.00

• **Withdrawals Allowed:** 6 pre-authorized withdrawals allowed per calendar month

• **Interest Compounded and Credited:** Quarterly (3)

• **Fixed / Variable:** Variable

• **Annual Percentage Rate:** (+)

• **ATM Access:** Yes

• **Mobile Banking:** Yes

\* If account is inactive for 12 months, a fee may apply

### CHRISTMAS CLUB SAVINGS

**Deposit Terms:** Annual

**Minimum Deposit to Open Account:** \$1.00

• **Withdrawals Allowed:** N/A

• **Interest Compounded and Credited:** At Maturity

• **Fixed / Variable:** Variable

• **Annual Percentage Rate:** (+)

• **ATM Access:** No

### CERTIFICATES OF DEPOSIT

**Deposit Terms:** 91 days to 60 months

**Minimum Deposit to Open Account:** \$500.00

• **Withdrawals Allowed:** At Maturity

• **Interest Compounded and Credited:** Quarterly (4)

• **Fixed / Variable:** Fixed

• **Annual Percentage Rate:** (+) Early withdrawal penalty may apply.

\* Notify us if you qualify. Investment IRAs excluded.

(+) Request current interest rate information.

(1) One day delay on interest accrual for check deposits.

(2) To open a minor account is \$25.00

(3) Quarterly on March 31, June 30, September 30, and December 31

(4) Quarterly on the Anniversary Date.

Variable rates may change at any time at the Banks discretion.