

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

PERSONAL BANKING



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



First National Bank

"YOUR BANK OF A LIFETIME"

www.fnblifetime.com



EVERY FIRST NATIONAL BANK CHECKING ACCOUNT COMES WITH:

- Online Banking
- E-Statements
- MoneyPass 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/over-the-counter withdrawals per month

Per Item Charge: \$1.00 over 3 checks/over-the-counter withdrawals per month

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

FIRST WORKS!

Ask your banking representative if you qualify!

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.