

First National Bank Prestige Plus Savings Account Disclosure Statement

VARIABLE RATE INFORMATION

The interest rate on your account is .679% with an annual percentage yield (APY) of .68%. Your interest rate and annual percentage yield may change.

DETERMINATION OF RATE: At our discretion, we may change the interest rate on your account. In addition, you may select to have your rate increased up to .50% upon completion of the applicable punch cards.

FREQUENCY OF RATE CHANGES: We may change the interest rate on your account at any time.

LIMITATIONS OF RATE CHANGES: There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING: Interest will be compounded quarterly and will be credited to your account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$20,000.00 to open this account. A minimum balance fee of \$99.00 will be imposed every quarter if the balance in the account falls below \$20,000.00 any day of the quarter. You must maintain a minimum daily balance of \$20,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NON-CASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

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FEES and CHARGES

The following fees and charges may be assessed against your account:

Close the account within 1 year of opening it: \$99.00

After nine withdrawals per quarter a \$50.00 per withdrawal fee will be assessed.

Overdraft Charges: An overdraft charge will be assessed to a customer's account when there are not sufficient funds to pay an item that has been presented for payment. Some examples of an item could include checks, debits, ACH items, electronic items, etc. The OD Check Charge for a paid item is \$32.00 per item, the Returned Check Charge for a returned item is \$30.00 per item. For consecutive days overdrawn, the bank will charge \$5.00 per business day, after the 5th day.

TRANSACTION LIMITATIONS

You may make any number of withdrawals when done in person. You are limited to six pre-authorized transfers (withdrawals) per month.

PUNCH CARD RULES

Your account has the added benefit of the ability to earn certain rewards upon completion of all 5 punches of your punch card. A punch can be earned by completion of the following:

- * For every \$5,000.00 deposited after initial opening deposit. (maximum of 4 punches per card), AND
- * For every 90 days your account remains open. (maximum of 1 punch per card).

It is your responsibility to bring your card in to be punched at the time of your transaction. If you neglect to present your card for a punch at the time of your transaction, that transaction will not be eligible for future punches. If you lose your punch card, a new card will be issued to you and all previous punches will be lost. Upon completion of all 5 punches you have the option to select your reward, which will consist of one of the following:

- .10% rate bump (10 basis points) on your account. (maximum of 5 bumps totaling .50% (50 basis points))
- \$25.00 credited to your account.
- A new account gift from our current inventory.

CURRENT RATE INFORMATION

The interest rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2018. To obtain current interest rate and annual percentage yield information, please call 719-456-1512 or 888-803-2672.