

Personal Deposit Accounts

Checking Accounts	Minimum Opening Deposit	Minimum Bal to Avoid Monthly Maintenance Fee	Monthly Service Charge if Below Minimum	Check Writing	ATM Fees	Additional Features & Benefits
Basic Checking	\$50	None	No service charge	Yes	No charge at any FNB branch ATMs	Complimentary eStatement provided; paper stmt may be added for \$3/month, with images \$5/month
First Advantage Checking	\$100	None	\$7 monthly statement cycle fee includes free checks & official checks	Yes	No charge at any FNB branch ATMs	Free checks & official checks; discounts available on services – insurance benefits
Free eFirst Checking	\$100	None	No Service Charge	Yes	Nationwide ATM fee refunds if qualifications are met	Premium yield and ATM refunds up to \$25 when a few qualifications are met. Visit www.efirstchecking.com for more information
Free First CashBack	\$50	None	No Service Charge	Yes	Nationwide ATM fee refunds if qualifications are met	Cash back on debit card purchases and ATM refunds up to \$25 when a few qualifications are met. Visit www.FNBROchelle.com/cashback.html for more information

Savings & Investment Accounts	Minimum Opening Deposit	Minimum Bal to Avoid Monthly Maintenance Fee	Monthly Service Charge if Below Minimum	Check Writing	ATM Card	Additional Features & Benefits
Personal Savings	\$100	\$100 daily balance	\$4 per quarterly service charge if the balance on the account falls below \$100 any day of the quarter, \$1 per withdrawal after 6 per quarter	No	Available with a checking account	Interest compounded & paid quarterly
Personal & Investment Savings	None	None	No service charge; a \$25 transfer is required for deposit each month	N/A	N/A	Rate tied to a 1 yr CD; higher interest rate than regular savings
Youth Savings	None	None	No maintenance fee; \$1 per withdrawal in excess of 6 per quarter	N/A	N/A	Teaches kids the benefit of saving and helps young people establish good savings habits
Christmas & Vacation Club	None	None	No maintenance fee	N/A	N/A	Higher interest rate; money available at time of vacation and Christmas
Personal Money Market	\$1,000	\$1,000	\$10 monthly statement cycle fee will be imposed if balance falls below \$1,000	6 checks per month	Available with a checking account	Check writing ability; higher interest rate
MMAX Account Money Market & eXtra	\$1,000	\$10,000	\$12.50 monthly statement cycle fee will be imposed if balance falls below \$10,000	6 checks per month	Available with a checking account	Check writing ability; higher interest rate
IRA/Qualified Retirement Plan Money Market	\$100	None	No maintenance fee	N/A	N/A	Lower minimum balance than regular CD