



Personal Checking Products

One Size Does Not Fit All

Whether you're buying a home, sending your kids to school, or starting or expanding a business, it all starts with a seed — the financing to help turn your dreams into reality. Everyone's dreams are different, and everyone's situation is, too. So, at First Nebraska Bank, we offer a broad range of personal banking options designed to meet your individual needs. Take a look and choose the one that's right for you. We'll be right here if you have any questions.

Now, **let's go grow something.**

Performance Checking

- \$6 monthly service charge — waived if you maintain a minimum daily balance of \$2,000 in this account or the following qualifications are met.
- Qualifications — Must be completed during the statement cycle:
 - 1) Be enrolled in eStatements
 - 2) Complete 15 point-of-sale VISA debit card purchases
 - 3) Have a direct deposit or First Nebraska Bank automatic loan payment
- Benefits for qualified accounts:
 - 1) Higher interest rate on balances up to \$15,000
 - 2) Foreign ATM fees refunded Up to \$25
- Minimum Deposit to Open — \$100
- Contact a representative for specific details.

Simple Checking

- \$3 monthly service charge
- Receive a \$3 rebate if enrolled in eStatements.
- Receive a \$3 cash reward if you complete a total of \$600 in VISA debit card purchases and have a Direct Deposit or ACH withdrawal during the statement cycle.
- Non-interest bearing
- Minimum deposit to open — \$100

Advantage Checking

- \$6 monthly service charge — waived if you maintain a minimum daily balance of \$1,000 in this account, or if you maintain a combined minimum daily balance of \$1,000 in related savings accounts and/or certificates of deposit.
- Receive a \$3 rebate if enrolled in eStatements.
- Receive a \$3 cash reward if you complete a total of \$600 in VISA debit card purchases and have a direct deposit or ACH withdrawal during the statement cycle.
- Interest-bearing, no minimum balance required to earn interest.
- Minimum deposit to open — \$100

Prime Checking

- Must be 55 years of age to open.
- No monthly service charge.
- Interest-bearing, no minimum balance required to earn interest.
- Receive a \$3 cash reward if you complete a total of \$600 in VISA debit card purchases and have a direct deposit or ACH withdrawal during the statement cycle.
- Minimum deposit to open — \$100



It all starts with a seed.

TISA Account Disclosures:

Performance Checking

Rate information - The interest rate on this account is 0.05% with an Annual Percentage Yield of 0.05%.

Minimum balance to avoid Service Charge - A service charge fee of \$6 will be imposed every month if the balance in the account falls below \$2,000 on any day of the cycle. This fee will not apply if you maintain either a minimum daily balance of \$2,000 or more in this account or if you have met all three of the qualifications below during the monthly qualification cycle. If the email address you provide us for electronic notifications becomes invalid, you agree to immediately notify us of a valid email address for all communications. If your email address is returned as undeliverable you will be switched to a paper statement and no longer meet the qualifications. For this account there is a monthly paper statement fee of \$3.

Additional Terms - The following additional terms apply to this account: The monthly qualification cycle, which is the same as the monthly statement cycle, is from the first business day of the month until the last business day of the month. This account is for consumer purpose only.

One account per social security number.

All three of the following qualifications must be met to receive rewards during the monthly qualification cycle:

1. Have at least 15 VISA debit card purchases that post and settle, (not pending) during monthly qualification cycle. (ATM transactions do not count toward qualifying debit card transactions). Transactions may take one or more banking days from the date transaction was made to post and settle an account, and
2. Have at least one of the following: Have an automatic monthly payment post and settle to a loan at First Nebraska Bank OR have one Direct Deposit post and settle per monthly qualification cycle. (A qualifying direct deposit includes a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited to this checking account by your employer or an outside agency), and
3. In lieu of receiving mailed paper statements, you must be enrolled in First Nebraska Bank's On-Line Banking and receive your monthly statements electronically via e-statements including any combined statements. You must be an active First Nebraska Bank online banking user with a valid email address to qualify for rewards on the Performance Checking account. Upon receiving a notice that your email has been returned as undeliverable, your account will no longer qualify as a Performance checking account and may be subject to change or closure.

REWARDS: If the three qualifications are met during the monthly qualification cycle you will be paid the interest rate of 1.98% with an Annual Percentage Yield of 2.00% on balances up to \$15,000 and the interest rate of 0.15% with an Annual Percentage Yield of 0.15% on balances over \$15,000. If the three qualifications are met, then all foreign (not First Nebraska Bank owned) ATM fees nationwide will be refunded daily once qualifications are met, up to \$25 per monthly qualification cycle.

You will be paid the interest rate of 0.05% with an Annual Percentage Yield of 0.05% on non-qualifying balances (if you do not meet all three of the qualifications).

You agree to receive notices electronically, including but not limited to, the annual Privacy Notice, and any combined statements at First Nebraska Bank's website (www.firstnebraskabank.com) by us posting notices or emailing you a link to notices or by other electronic methods.

Simple Checking

Additional Terms - The following additional terms apply to this account:

This account does not earn interest.

The service charge on this account is \$3 per month.

You will receive a \$3 rebate for each month that you are enrolled in and receive eStatements on this account.

You will receive a Cash Reward of \$3 on each monthly statement cycle that you complete both of the following:

1. Use your VISA debit card for debit transactions with an aggregate total of at least \$600 that post and settle within the monthly statement cycle, (ATM withdrawals are not included in this aggregate amount)
2. Have at least one direct deposit (ACH credit) OR ACH debit post and settle within the monthly statement cycle

Advantage Checking

Rate information - The interest rate on this account is 0.05% with an Annual Percentage Yield of 0.05%.

Minimum Balance to Avoid Service Charge - A service charge fee of \$6 will be imposed every month. This fee will not apply if you maintain either a minimum daily balance of \$1,000 or more in this account, or if you maintain a combined minimum daily balance of \$1,000 in related savings accounts and/or certificates of deposit.

Additional Terms - The following additional terms apply to this account:

You will receive a \$3 rebate for each month that you are enrolled in and receive eStatements on this account.

You will receive a Cash Reward of \$3 on each monthly statement cycle that you complete both of the following:

1. Use your VISA debit card for debit transactions with an aggregate total of at least \$600 that post and settle within the monthly statement cycle, (ATM withdrawals are not included in this aggregate amount)
2. Have at least one Direct Deposit (ACH credit) OR ACH debit post and settle within the monthly statement cycle.

Prime Checking

Rate information - The interest rate on this account is 0.05% with an Annual Percentage Yield of 0.05%.

Additional Terms - The following additional terms apply to this account: Must be age 55 or older to open this account.

You will receive a Cash Reward of \$3 on each monthly statement cycle that you complete both of the following:

1. Use your VISA debit card for debit transactions with an aggregate total of at least \$600 that post and settle within the monthly statement cycle, (ATM withdrawals are not included in this aggregate amount)
2. Have at least one direct deposit (ACH credit) OR ACH debit post and settle within the monthly statement cycle

Applies to All Accounts:

Rate information - At our discretion, we may change the interest rate for these accounts. The interest rate and Annual Percentage Yield may change at any time.*

Compounding frequency - Interest will be compounded monthly.*

Crediting frequency - Interest will be credited into this account monthly.*

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.*

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.*

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.*

**Does not apply to SIMPLE CHECKING*

Minimum balance to open - The minimum balance required to open this account is \$100.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account: Refer to Limits and Fees Disclosure.

PAYMENT ORDER OF ITEMS – (Effective 10/01/2016)
The law permits us to pay items (such as checks or drafts) drawn on your account in any order. We use automated systems to process and post transactions. When we process multiple transactions for your account on the same day, you agree that we may at our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option. The order we process items can affect the total amount of overdraft and/or NSF fees you incur.

This section summarizes how we generally post some common transactions to your account. We group different types of transactions into categories. We use several different categories for holds, credits, and debts. Most categories include more than one transaction type. We generally post all transactions with a category, using the posting order that applies to that category, before we post any transactions assigned to the next category.

First we post deposits and other credits to your account. Then we post bank-initiated and cash items such as wires, holds, bank fees, cashed checks drawn on us, withdrawals or transfers made in person, electronic transfers via online or mobile banking, etc. Then we post debit card and ATM transactions. Then we post checks and last we post automated clearing house (ACH) debits. Within all categories, items will be paid in the order we receive them. Within a category if our systems do not receive date and time information, then we will post these items after items with date and time information, in the order of smallest to largest dollar amount.

Dormant/Inactive Fee: Dormant Fee \$5 per month if inactive for 12 months or more and balance is less than \$500. eStatement rebates will not be paid on accounts that are inactive for six months or longer.

Limits and fees - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

(Effective 10/01/2016)	
Account Activity Printout	\$3.00
Account Balancing Assistance/Research (per hour)	\$25.00
Cashier's Check	\$10.00
Check Cashing (non-customer)	\$10.00
Check Collection	\$15.00
Coin Counting charge (non-customer)	20.00%
Continuing Overdraft Fee	\$32.00
(after seven days and every seven days thereafter)	
Deluxe Gift Card Fee	\$5.00
Deposited Checks Returned Unpaid Fee	\$5.00
Dormant/Inactive Fee	\$5.00
(Dormant fee \$5.00 per month if inactive for 12 months or more and balance less than \$500)	
Fax - Receiving - 1st page	\$2.00

Additional pages	\$1.00
Sending - 1st page	\$3.00
Additional pages	\$2.00
Foreign Check Processing (Canadian only)	\$25.00
Foreign Currency Processing (plus shipping & handling charge)	\$15.00
Garnishments and Levies (excluding federal tax levy)	\$50.00
Health Checking HSA Setup Fee	\$15.00
Money Order	\$5.00
NSF (nonsufficient funds) Fee (returned item)	\$32.00
Overdraft Fee - paid item (check, ACH, etc.)	\$32.00
Overdraft Fee (if opted in) (paid ATM, debit card purchase-non-recurring)	\$24.00
Photocopies - Per Page	\$0.25
Over 10 pages	\$0.15
Replace VISA debit card	\$10.00
Stop Payments (all items)	\$25.00
Wire Transfers	
Domestic Outgoing Wire Fee	\$25.00
Domestic Incoming Wire	\$15.00
International Outgoing Wire	\$50.00
International Incoming Wire	\$15.00
Paper Statement Fee Monthly	\$3.00
(If you do not receive eStatements on an account that requires eStatements, such as Performance Checking)	
Notary Fee (non-customer)	\$5.00
Automatic Sweep Fee	\$3.00
Lost Cashier's Check Processing Fee	\$25.00

Services

Mobile App

- Quick Balance
- Account Transfer
- Check Deposit
- Click-N-Pay
- PopMoney

Online Banking

- Balance Inquiry
- Account Transfer
- FNB Click-N-Pay
- eStatements
- PopMoney

Overdraft Services

- Account Alerts
- Sweep Transfers
- Overdraft Protection Loan
- Overdraft Privilege Program
- Opt-In Debit Card Coverage

VISA Debit Card