

BUSINESS ACCOUNT CHOICES

Your business is unique. That's why we offer multiple checking accounts for you to choose the perfect fit for your business banking needs. Your needs, your goals, your financial requirements—these are important factors in deciding which account is best for your business.

Monthly service charges will be assessed on the last day of your statement period and will be shown on your monthly statement. The charges will vary based on the account activity and the average collected balance. You will receive a monthly statement with imaged checks. For a complete list of account services, please see our Banking Services/Fee Schedule.

SMALL BUSINESS CHECKING

This account is a terrific option for start-up businesses. It's low cost, low maintenance and hassle free—perfect for the upstart entrepreneur and tenured small business owner alike.

Account Features

- The minimum amount to open a Small Business Checking Account is \$25.
- No monthly maintenance fee is assessed when one (1) of two (2) qualifiers are met each statement cycle.
- \$11.97 monthly maintenance fee will be assessed UNLESS you:
 - Complete ten (10) card purchases per statement cycle OR
 - Maintain a daily minimum balance requirement of \$250.

Activity Charges

- The charge for items deposited is \$.10 per item. There is no charge for the first 50 items deposited per statement cycle.
- Non-Sufficient Funds (NSF) and Overdraft fees of \$34 per item apply.

REGULAR COMMERCIAL CHECKING

Manage your business banking needs easily with our Regular Commercial Checking Account. This account is the right fit for growing businesses looking to save on costs.

Activity Charges

- The monthly maintenance fee will be \$14.97.
- The charge for checks/debits paid is \$.15 per item. There is no charge for the first 30 items paid per statement cycle.
- The charge for items deposited is \$.10 per item. There is no charge for the first 200 items deposited per statement cycle.
- Non-Sufficient Funds (NSF) and Overdraft fees of \$34 per item apply.

Earnings Credit

- An Earnings Credit (EC) allows you the opportunity to reduce or eliminate monthly maintenance and activity charges shown. The EC rate is the Commercial Checking with Interest rate, applied to the average collected balance of your account.

$$EC = \frac{\text{Commercial Checking with Interest Rate}}{\text{Interest Rate}} \times \frac{\text{Sum of daily collected balances}}{\text{\# of days in month}} \times \frac{\text{\# of days in month}}{\text{\# of days in year}}$$

- Charges for additional account-related services or for miscellaneous lobby services cannot be offset by the Earnings Credit.
- If your total account activity charges are less than your Earnings Credit, there will be no service charge for the month. If they are greater, the difference will be charged to your account. This charge will appear on your monthly bank statement. At the bank's discretion, Regular Commercial Checking Accounts may be placed on service charge analysis.

COMMERCIAL CHECKING WITH INTEREST

Activity Charges

- The charge for checks/debits paid is \$.15 per item. There is no charge for the first 20 items paid per statement cycle.
- The charge for items deposited is \$.10 per item. There is no charge for the first 50 items deposited per statement cycle.
- Non-Sufficient Funds (NSF) and Overdraft fees of \$34 per item apply.

Minimum Balance Requirements

- The minimum daily balance requirement for this account is \$5,000. A minimum balance fee of \$15.97 will be assessed each month if the balance if the account falls below \$5,000 any day of the monthly statement cycle.

Rate Information

- We may, at any time, change the basis of payment for interest or the rate of interest.
- Interest is compounded daily and credited monthly. Interest earned but not credited will be paid upon closeout of the account.

COMMERCIAL MONEY MARKET ACCOUNT

Activity Charges

- The charge for items deposited is \$.10 per item. There is no charge for the first 20 items deposited per statement cycle.
- See the Important Information section below regarding federally regulated transaction limitations.
- Non-Sufficient Funds (NSF) and Overdraft fees of \$34 per item apply.

FIRST NATIONAL BANK TEXAS

www.1STNB.com
254-554-6699 ★ 800-677-9801

FIRST CONVENIENCE BANK

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800-903-7490 ★ TTY 866-390-9768

P.O. Box 937 ★ Killeen, TX 76540



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Minimum Balance Requirements

- The minimum daily balance requirement for the account is \$5,000. A minimum balance fee of \$15.97 will be assessed each month if the balance of your account falls below \$5,000 any day of the monthly statement cycle.

Rate Information

- This is a tiered rate account. The daily account balance will determine the interest rate.
- We may, at any time, change the basis of payment for interest or the rate of interest.
- Interest is compounded daily and credited monthly. Interest earned but not credited will be paid upon closeout of the account. You will receive a monthly statement with imaged checks.

Important Information

Except for AccountTRANSFER Overdraft Protection, beginning with the seventh debit, a \$5 per item withdrawal fee will be charged on the last business day of the month. Normal ATM transactions and AccountTRANSFER Overdraft Protection fees will apply. Normal ATM charges also apply.

The Commercial Money Market account is subject to federally regulated transaction limitations which dictate how many transactions can be completed within a monthly service charge period.

Unlimited withdrawals permitted if:

- Done in person, by messenger, by mail, or at an ATM.
- Made by telephone when a check is mailed to the depositor.

Unlimited transfers are permitted:

- Between accounts of the same depositor at the same bank, provided transfer is done in person, by messenger, by mail, or at an ATM.
- To pay loans at the same bank.

Up to six (6) transfers a month permitted to another account of the depositor at the same bank or to third party.

If you exceed the limited transaction guidelines more than twice within a twelve (12) month period, your Commercial Money Market account will be converted to a non-interest bearing Regular Commercial Checking account and will be subject to the terms and conditions of that account.

NON-PROFIT ORGANIZATION CHECKING ACCOUNT

Charitable, religious, educational, or other tax-exempt organizations, associations, and clubs may qualify for the Bank's Non-Profit Organization Checking Account. This account is similar to the Regular Commercial Checking Account except for the following:

Activity Charges

- No monthly maintenance fee.
- No per item charge for checks/debits.
- No per item charge for items deposited.
- No minimum balance requirement.
- Non-Sufficient Funds (NSF) and Overdraft fees of \$34 per item apply.

Proof of non-profit status will be required. Additional documentation may be requested depending on the classification of the organization. The bank reserves the right to reclassify a non-profit account to a Regular Commercial Checking Account if adequate proof of status is not available.

ANALYZED COMMERCIAL CHECKING

- The bank offers Analyzed Commercial Checking with no volume restrictions. Final determination of accounts to be placed on analysis will be at the bank's discretion.
- In addition to the items shown in this brochure, customized services are available which may cause your fees to vary from the standard fee schedule. Please contact your account officer for more information about customized services.
- Analysis charges are accumulated monthly rather than charged to your account as incurred.
- The Earnings Credit (EC) capability within the analysis system allows you the opportunity to reduce or eliminate analysis charges. The EC rate is based on a monthly average of the discounted 91-day Treasury Bill Rate adjusted for FDIC Insurance premiums. This rate is applied to the average collected balance of your account, less required reserves.
- Some charges cannot be offset by the Earnings Credit.
- The Earnings Credit may only be used to offset the current month's analysis charges and may not be carried forward to subsequent months. If your total analysis charges are less than your Earnings Credit, there will be no charge for the month. If they are greater, the difference will be charged against your account.

$$EC = EC \text{ RATE} \times \left(\frac{\text{Sum of daily collected balances}}{\# \text{ of days in month}} - \frac{\text{Required Reserves}}{\# \text{ of days in year}} \right)$$

- In addition to your regular bank statement with imaged checks, the monthly Account Analysis Statement will provide you with valuable information to use in monitoring your account costs and offsetting balance requirements.

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